

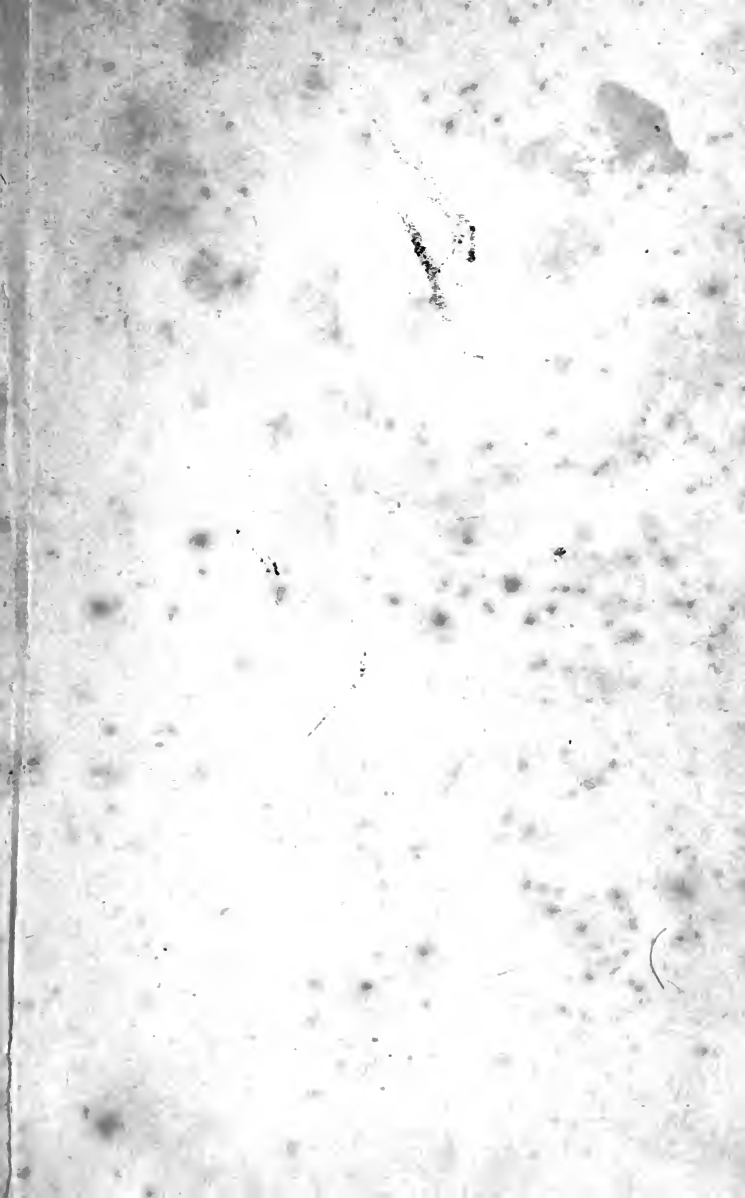




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# PHINEAS QUIDDY;

OR,

## SHEER INDUSTRY.

BY

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# PHINEAS QUIDDY;

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### CHAPTER I.

Mrs. Fleecer's proposed Method of treating Bankrupt Bankers, with a passing Reflection thereupon — The Tea-party in Surrey-street—Our Hero plays "*The Agreeable Rattle*:"—"Brisk as a Flea and Ignorant as Dirt:" *Colman*—A Cat-astrophe—"He made a good End on't!" *Shakspeare*.

"WHOBBLE and Scott," said Mrs. Fleecer, musingly; "Whobble *and* Scott. Um!—Well, my dear, if you will you will, and



there is no more to be said about it. But I hold up both hands against it, remember that."

"Psha! nonsense!" said Miss St. Egremont, "they are as safe as the Bank. Besides, hadn't poor Tom the greatest confidence in them?"

"Confidence, indeed!" said Mrs. Fleecer, "what! when it is all you have got to depend upon in the world? In such a case I wouldn't trust—no—not even the Pope of Rome himself. But remember! I have cautioned you; and if any thing *should* happen, then who'll say, 'I'm sorry I didn't take poor, foolish, Fleecer's advice?'"

"Now Fleecer," said Miss St. Egremont, laughingly, "are not you one of those amiable people who would delight in the occurrence of the calamity you predict, even though your best friend were ruined by it, just that it might convince the world of your wonderful penetration and foresight? I can



fancy with what exultation you would say to every one you might meet, 'Well; I told her so—I told her so—I told her how it would be: but she wouldn't follow my advice.' ”

“ Oh, pooh !” said Fleecer, impatiently, “ you know me better than that.” And she continued with vehemence—“ Tell *me* of confidence, indeed. There was my poor, dear, dead-and-gone captain—the stupid fool ! I could tear his eyes out when I think of it—didn't he, though I dinned it into his ears, morning, noon, and night, not to do it—didn't he, with *his* confidence, go and place half we were worth in the world with Messrs. Ducks, Drakes, and Diddler, the great bankers, as he called them ? There were they with their town-houses, and country-houses, and carriages ; and their wives with their diamonds and opera-boxes, and Lord knows what besides ; and all as proud as so many Lucifers, looking down



upon the rest of the world as if they were not good enough to breathe the same air with them,—and what was the end of it all? *Smash*, as I said t'other day—fourpence-halfpenny in the pound; and there were we half-ruined. Turned out that they never had had a guinea they could honestly call their own to bless themselves with; and all this finery, and show, and splendour, and high living paid for with other people's money. Poor widows and orphans, and old folks who thought they had made themselves comfortable for the rest of their lives, losing their all, and left destitute beggars; hard-working, honest tradespeople reduced to bankruptcy; while they all the while had been—the villains!—I can't call them any thing better—the villains! Oh, Norey" (and as her indignation increased, she rose from her seat and paced the room), "I only wish I was a man and an M.P.! Wouldn't I go and take out an act of Parliament, at a minute's



notice, to make such doings hanging-matters, ay, and on a gibbet twice as high as for a poor devil who forges a one-pound note, or steals forty shillings, and does no great mischief to any body after all. But in a case like that of Ducks, Drakes, and Diddler, I do say, and I'll defy any body to contradict me, that—"

Rat-tat-tat !

"Bless my soul, there's Mr. Quidy ! And, yet, it can't be, for it is only half-past five."

She listened; and the little maid of all-work, violently slamming the street-door, was heard, in not the best-humoured tone, to say—

"Next door—botheration ! As if a poor girl hadn't trouble enough to answer the knocker for them as belongs to it."

"Well, Fleecer," said Honoria, "I'm not sorry for the interruption, or, what you would have done with those poor unfortunate bankers, it is frightful to think of."



“Oh, don’t tell me: hanging is too good for them—with their speculations in *this*, and their speculations in *t’other*, and all with other folks’ money. If things turn out right, it’s all very well; if not, *then* where are you? *Cash* with them, indeed! *smash* with them *I* call it. And *I will* say—”

“Say what you please, Fleecer, but don’t be in such a pucker about it,” said Honoria, laughing. “Now just look at yourself in the glass, and see in what a state you have put your beautiful head-dress by your violent agitation.”

It must be mentioned that, in order to receive her distinguished guest becomingly, the lady had put on the finest of her finery. She had dressed *at* her own portrait, which has already been described, and endeavoured to make herself as faithful a likeness of it as certain changes of circumstances would permit.

“Well,” said she, looking at the glass, “I



declare if my turband isn't all awry ! and, there—my favourite ringlet nearly come off ! What a mercy that knock was not Mr. Q. !”

Whilst employed in “repairing damages,” and doing something to her cheeks (but what that was we will not venture to surmise), with a little piece of a pinkish-coloured cotton which she took from her pocket, she continued to talk, but less vehemently than before.

“ No, no, Norey, my dear ; Whobble and Scott may be very good, but don't you trust them—at all events, don't place all your eggs in one basket. Bad enough as it was for us with them Ducks and Co., where should we have been if we had placed *all* there. When I think of the villains, I am ready to—— Oh ! I only wish *I* had the management of matters : I'll just tell you what *I'd* do. Before I'd allow a pack of people to set up as bankers to take care of other people's money, I'd have 'em taken up before the



Chancellor of the Exchequer, or the Master of the Mint, or somebody of that like, and make 'em show how much they'd got of their own to begin with. Well; *that—I'd—take*; and I'd go to the Bank-director, and I'd tell him to take care of that, and just lock it up in their iron chest as *some* security for poor innocent people who might be kidnapped, as my F. and me was, by those villains, Ducks, Drakes, and Diddler, for villains I protest they—"

"Now, Fleecer," said Miss St. Egremont, "you are growing warm again, so look once more to your turban and ringlets. As to my matters, leave me to manage them: I shall do nothing inconsiderately."

"Well, I only speak for your good; but I'll say no more about it at present," said the other, who by this time had re-arranged her head-dress and resumed her seat.

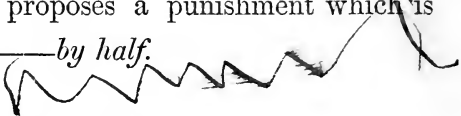
With respect to Mrs. Fleecer's proposed



method of treating “people who would set up as bankers to take care of other people’s money,” though (like Hamlet’s conversation with Ophelia) “it lacked form a little,” in substance, perhaps, it is not so outrageously foolish a notion as might have been expected from a simple lodging-house-keeper. But admitting the case as stated by her against Ducks, Drakes, and Diddler to be true (though we will ask, *Did, or does, such a case ever occur?*): admitting their daring speculations with the funds of others—their reckless extravagance of expenditure without adequate means of their own to support it: admitting the misery they inflict, the irretrievable ruin they entail upon their confiding dupes by their failure; admitting all this, we, nevertheless, are of opinion that Mrs. Fleecer, when she proposes to hang *them*, who are considered merely “unfortunate,” *twice* as high as the petty forger or the paltry thief who are denounced as “fe-



lons," she proposes a punishment which is too severe—*by half.*



"A thought strikes me," said Fleecer. "I'll ask Mr. Quiddy what *he* thinks of your city friends. No doubt he knows them."

"I desire you will do no such thing," said Miss St. Egremont; "nor will I permit you to speak to him in any manner concerning my affairs."

"Well, then, I won't. But, Norey, dear—now, do—I have asked you twenty times already this afternoon—do stay and tea with us. What harm can it do you? You can go up stairs as soon as you are tired of him."

"Well," said Miss St. Egremont, "any thing is better than to be so teased—I'll stay."

"Now that's a darling girl," said the delighted Fleecer; adding, with some hesitation, "and suppose we—it would look



handsomer—suppose—eh, dear?—we tea up stairs in the drawing-room?”

“No, thank’e,” said the other: “*here* he is your visiter; in my apartments he would probably consider himself as mine.”

A double knock was again heard.

“That *must* be Mr. Q.,” said Mrs. Fleecer.

She half-opened the parlour-door and whispered to the maid who was proceeding along the narrow passage—

“Betty—Betty—light the candle in the hall-lamp before you open the street-door.”

In this short interval Miss St. Egremont had jumped up and run to the looking-glass; and having rapidly passed her fingers over her hair and the upper parts of her dress, she hastily resumed her seat.

Now we really believe that she was not in the slightest degree anxious to make an impression upon the visiter: the act was involuntary: it was not in woman’s nature to be



avoided; for, though not desirous to please,

“ One would not, sure, be frightful,”

under any circumstances.

Our hero was ushered into the room. Finding Miss St. Egremont of the party, he was both glad and sorry: sorry because her presence would deprive him of the opportunity of “ pumping ” the elder lady, as he had intended to do; glad because he had never felt more in the humour to make himself “ uncommon agreeable ”—and this exploit he resolved to perform.

After an exchange of the salutations usual upon occasions such as the present, Mrs. Fleecer pointed to an arm-chair at the fireside, opposite to Miss St. Egremont, and politely begged her visiter to be seated and make himself comfortable—a kind of request with which the gentleman was never slow of compliance. A conversation, in



which Miss St. Egremont took but little part, then ensued, upon those inexhaustible and ever-interesting subjects, the perceptible difference in the length of the days, and the state of the weather for the some time past, the present, and the likely to come; Mrs. Fleecer asserting her conviction that there would be rain to-morrow—a prognostication which she had derived from no less indubitable an authority than a corn which, to her, was “as good as a weather-glass.”

“And now, miss, will it be agreeable to you to have tea?” said she, addressing the younger lady respectfully, as she always did in the presence of a third person.

“Whenever you please, mem,” was the reply.

Hereupon Mrs. Fleecer drew from her pocket a huge bunch of keys of various sizes (“enough to weigh a royal merchant down”), from which, as if by instinct, she at once selected that which opened her tea-



caddy. Having made the tea, she rang the bell, and upon the servant obeying the summons, she addressed her in the words, or, rather, *the word*, which formed the perplexing postscript to her note of invitation to her visiter—

“Muffins.”

“It’s all right, then,” cried he, in a tone of satisfaction, and slapping his hands together.

“Sir !” exclaimed both the ladies at the same time, astonished at the abruptness and seeming causelessness of his exclamation.

“Ho, ho, ho ! I beg your pardon, ladies; I dare say you’ll think me vastly stupid; but when I read that word ‘muffins’ in your note, my dear good lady, it made me feel uncommon queer.”

“I’m sorry, sir, you don’t like them,” said Mrs. Fleecer, rather displeased at the apparent failure of this delicate attention on her part; adding, “however, you can have—”

“Oh dear, no; quite the *contrary*,” said



Quiddy; "it was on your account, miss, for it set me thinking of you."

"Of me, sir!" said Honoria, unable to suppress a laugh; "upon my word, I don't know that I ought to feel greatly flattered, nor can I in the least understand *how* you could have associated in your mind me and—"

"Exactly so, miss; it turns out to have been my mistake. The fact is, I was afraid, upon first reading it, that you had took offence at my little compliment; and I wouldn't, I assure you"—(placing his left hand on his right-side, bowing, and accompanying these gestures with a look intended to be killingly tender)—"I wouldn't offend *you* for twenty pound."

"Thank'e, sir, for your very 'flattering estimation of me," said the lady, drily. "Still I can't perceive what possible connexion there is between—"

"Oh dear, as it turns out to be all right,"



said he, "it isn't worth talking about." And finding that he did not improve in his attempt at explanation as he proceeded in it, he adroitly turned the conversation by addressing himself to Mrs. Fleecer, and a party whom to praise and caress is never ill policy—the cat.

"Charming cat of yours, Mrs. Fleecer. Here, puss, puss, pussy, come to me, puss: charming cat, indeed!"

But pussy, not duly appreciating the honour of his acquaintance, most pointedly rejected his overtures, and went and lay down close at her mistress's feet; thinking in her own mind, "Charming! sorry, good sir, I can't honestly return the compliment."

"Quite evident, marm, that cat doesn't at all like me," said Quiddy.

"She is very shy of strangers, sir," *said* Mrs. Fleecer.

"And a cat of excellent taste and discernment," *thought* Miss St. Egremont.



A huge plate of muffins was brought in, and Quiddy speedily satisfied the sensitive mind of his entertainer that her delicate attention to him in this respect was *not* a failure.

Quiddy was assiduous in his attentions to Miss St. Egremont, handing her her teacup and again rising to receive it from her; and, in the other lady's opinion, at least, was chatty and agreeable in the extreme. He roved from topic to topic with marvellous grace and facility, nor was he at a loss what next to say much oftener than once in every five minutes. We cannot with truth assert that he roved "from grave to gay, from lively to severe;" for as it was his cue to *amuse* the ladies, he confined himself to the lighter subjects of conversation. Yet was he not uninformative withal. He informed them that the grasshopper, the emblem of industry, at the top of the steeple of the Royal Exchange, was the coat-of-arms of Sir Thomas Grecian,



its founderer ; that the four statutes in one of the courts of the Bank represented the four points of the compass,—that is to say, Europe, Asia, Africa, and America ; that the statutes of Gog and Magog were in his opinion the most wonderful things in the city—not things four or five feet tall, but real statutes at large, as he believed things of that size were called.

“ I suppose you mean they are colossal,” said Miss St. Egremont, smiling.

“ No, miss,” replied he, “ they are giants.”

“ I have never seen them, sir,” said the lady : “ are they in bronze ?”

“ Oh dear, no,” replied he, exultingly ; “ as a citizen, I’m proud to say they are in Guildhall !”

He next evinced his taste and judgment by declaring his opinion that St. Paul’s was “ an uncommon pretty building,” taking it for granted the ladies had seen that.

“ It is indeed a noble edifice, sir,” said Miss



St. Egremont; "it is an enduring monument to the architect's glory."

"Monument! Begging your pardon, miss," said he (with a polite bow to excuse his correction of her mistake), "St. Paul's has nothing to do with the Monument; *that's* on Fish-street Hill, and is quite a different sort of thing. There's a curious little anecdote about St. Paul's, ladies: built by Sir Godfrey Webster, when labour cost only a penny a day. Better times to live in for paying than receiving—ho, ho, ho!"

"I never," said Miss St. Egremont (with her eyes fixed musingly on the fire, and thinking aloud rather than addressing the observation to him), "I never can look at that stupendous dome, majestically rising into the air, without experiencing a sensation of awe—without wondering at the power that raised it—without asking myself, 'How could it possibly have come there—where did it come from?'"



“Why, miss,” said Quiddy, “I *have* heard it said that it came from Rome; that Sir What’s-his-name took it from St. Peter’s. Ho, ho, ho! if that’s true, we wish St. Peter’s may get it back again! But we don’t believe such nonsensical stories nowadays. Something like the giants at Guildhall coming down to dinner when they hear the clock strike one, eh, Mrs. Fleecer? Ho, ho, ho!”

“Ha! ha! ha! Ridiculous!” responded Mrs. Fleecer; “but, for my part, I never did much believe that!”

“Well!!” mentally exclaimed Honoria; meaning thereby what will be very well understood without our explanation.

The blunders, the gross, the almost grotesque ignorance of our hero, or (to speak gently and most respectfully, as it is our humble duty to do, of a man of wealth in whatsoever way acquired), let us call it *the want of accurate information* displayed by Phineas Quiddy, *Esquire*, in the conversation



we have here recorded, may by some persons be considered incredible, *real as it is*. But let us ask, would they have doubted the truth of a single one of its points had this same conversation occurred in the days of plain Phineas Quiddy, the scrubby tobacconist of Cow-lane, Shoreditch? We will take leave to answer for them, No. Information, knowledge of facts and things, are (like learning) not intuitive: they must be acquired; and his means of acquisition in any matters, save matters of money, had been few or none. He looked into no books, as it has already been said, but his account-books; and having read the births, marriages, and deaths, the commercial and police-reports, and (when such occurred) the particulars of an "interesting" murder, in a daily newspaper, he *wasted* no more of his valuable time in reading. What he at first was, such, therefore, did he remain. In manner only was he changed. Instead of *cringing*, *sneaking*, *servile*, and



vulgar, he was now *pompous, swaggering, insolently condescending*, and vulgar. Arrogant and overbearing was he also where he durst to be. There be some—many—who from beginnings unpromising as his, have risen to opulence and distinction; but, blest with minds, feelings, and tastes superior to, and far different from our hero's, they confer honour upon the station which they have achieved. But with them we have nothing here to do. Our business is with the Phineas Quiddys of the world.

"I'm astonished, miss," said Quiddy, resuming the subject, "I'm astonished you never saw Guildhall! I can only say—you—if I—if you would allow me, I should be uncommon proud to be your *chopperoon*, as Lady Cheshire calls it."

"You are very good, sir," replied Honoria, coldly, and in a tone which so clearly implied, "I positively reject your offer," that Mrs. Fleecer said—



“But why not, Nore—Miss S.? I’m sure you want *something* to divert your mind; and as you talk of going to Whob—”

A look from Miss St. Egremont cut the speaker short in the middle of the word; and the “—ble and Scott,” like *Macbeth’s* “Amen,” stuck in her throat. But having gone thus far, and for doing which, little as it was, she doubted not to receive a rebuke hereafter, she resolved that, “being in for it,” she would not stop midway in the matter, and accordingly proceeded with marked emphasis—

“And as you talk of going to the *Bank*, the day after to-morrow, why, you’ll be close to it.”

“To the *Bank*?” eagerly exclaimed Quiddy (while ten thousand thoughts, or pounds, flashed across his mind)—“*close* to it, miss; and I shall be *most* happy to—”

“You must permit me to decline your offer, sir,” replied the lady addressed, and in a



manner which precluded a renewal of the gallant invitation.

Quiddy, disconcerted by this pointed rebuff, was for a short time silent; at length, for want of something better, he said—

“I believe you know my friends, Sir Gog Cheshire, and her ladyship, miss?”

“I have heard of them, sir,” was Miss St. Egremont’s reply.

“Ah!—yes—to be sure you must, miss. It was there I made acquaintance with your—your uncle. And do you know—I can’t help saying—I hope you won’t be offended, but, really, I look upon that day as an uncommon lucky one to me, miss.”

“As how, sir? And why do you apprehend I should be offended at your saying so?” inquired she.

“I say lucky, miss, because you may thank—that is, I may thank that day for the honour of the happiness of making your acquaintance, miss. It was there your uncle gave me



the invitation to come and dine at the cottage, miss."

"Um!" muttered Mrs. Fleecer, with a slight nod of approbation, at the same time thinking to herself, "not so very bad, upon my word."

Miss St. Egremont returned the pretty compliment by a bow, which was really civil, and, thus encouraged, the gay and lively visiter rattled on—

"And an uncommon pleasant day it was, miss; never passed a pleasanter day in my life. Capital dinner—as good a dinner as ever I'd wish to sit down to. Uncommon pleasant party! Eight altogether, I think. Let me see. First of all there was me and you and Mr. Slymore—that's three; Mr. Hancock, four; Mr. Scott, five—"

"Scott?" said Mrs. Fleecer, eagerly interrupting him; "Mr. *Harry* Scott? *you* know him then, do you, sir?" and she cast a look at her fair lodger which distinctly meant, "Now, see how cleverly I have done it."



“Why, ma’am, I never met him to speak to him but that once; but I know him, if you mean the *house*, Whobble and Scott.”

“Exactly so, sir,” replied the inquirer; continuing with affected indifference, “Very well thought of in the city?—*tolerable*, eh, sir?”

“*Tolerable*, ma’am? Whobble and Scott? First house in their line t’other side of Temple-bar. Never did business with them myself; but that’s their character, and I always give people their due.”

Hereupon the fair lodger returned a look to her landlady which conveyed its meaning as distinctly as that which she had received—“Now what say you to your doubts and suspicions?”

Her spirits somewhat elevated by this satisfactory information, as also by the triumph it afforded her over her friend—for what woman delights not in a triumph, how small soever it be?—Honorina did what hitherto



she had felt no inclination to do—she led the conversation.

“I believe, sir,” said she, “Lady Cheshire has several daughters?”

“Oh, yes, ma’am—miss, I mean—several; but only three unmarried.”

“Are they handsome, sir?” continued she.

“Why, miss, that’s all matter of taste,” replied he. “What’s one man’s meat is another man’s *pison*, as the saying is, but they are not at all to my liking.”

“Too old for you, I suppose, sir,” continued she, laughingly.

“Quite the *contrary*, miss: why the oldest isn’t more than six-or-seven-and-twenty, and, for my part I don’t like such very young *gals*.”

“Mrs. Fleecer,” said Miss St. Egremont, “I dare say Mr. Quiddy will take another cup of tea.”

“Thank’ee, miss; with all my’art. Besides, they are not tall enough for my money.—



Hem !—*I* like a fine, showy woman,” added he, emboldened by the perceptible change in the lady’s manner; a change which he considered to be not unfavourable to him.

“A little flattery sometimes does well,” says Shakspeare. It certainly did no harm in the present case.

Now we are not anxious for *improvements* upon the text of the gentle bard: this, not from any misgiving as to our own capability, or mistrust in the powers of many other “ingenious commentators,” to render it a great deal better; but because, moderate in our desires—of a taste little fastidious—moreover, seeing no good reason why Shakspeare should have thrown upon posterity the trouble of “touching up” his trifling productions, we are willing generally to receive the text as we find it. Notwithstanding, we have here an emendation to offer.

For “sometimes does well” we propose



to read, "does well ninety-nine times in every hundred." The passage as thus altered leaves nothing to be desired, and we have no hesitation in asserting that the author thus wrote it.

There, Sir Editor the Next! there's an example of emendatorial humility for you!

"And Lady Cheshire," said Honoria; "what sort of person is she, Mr. Quiddy?"

"Why, miss," replied Quiddy, "she must have been a fine 'oman in her time, but she's old now."

"Old, is she? What may be her age?" continued she, dropping both the "Mr. Quiddy," and the more formal "sir"—a circumstance which the observant gentleman interpreted to his own advantage.

"Why, miss," replied he, at the same time turning to Mrs. Fleecer, and looking her full in the face, "I should think she must be as old as—"



More suddenly, and with greater haste than the occasion seemed to require, Mrs. Fleecer poured some milk into a saucer, and, stooping down gave it to the cat, with a "Here pussy, pussy, pussy."

"—— At least she's not very young, as I was going to say."

"Dexterous enough," thought both the ladies; "but it is *not* what you were going to say."

"*Was* very intimate with them," continued he, "but have withdrawn my account from the house, miss; ho! ho! ho!"

"Done *what?*" inquired she.

"Cut the concern, miss; given up the acquaintance."

"Lor, Mr. Quiddy, what could that have been about?" inquired Mrs. Fleecer.

"Why—I—in short, it was about you, miss."

"Me, sir!" exclaimed Honoria, with reasonable astonishment, not unmixed with alarm.



“Why, miss, I—the fact is, her ladyship is so uncommon envious—can’t bear to hear any one praised but herself. I happened to say I had the honour to meet you at the play, and—a—I couldn’t help saying—(now I hope you won’t be offended)—says I, ‘My lady, I,’—in short, miss, I could *not* help saying, ‘my lady,’—(and here he grinned and looked sheepishly into his half-emptied teacup)—‘my lady, Miss St. Egremont is an *uncommon* ’andsome young lady.’ And thereupon her ladyship took huff. There, miss—that’s it.”

“Really, Mr. Quiddy, you are too complimentary,” said Miss St. Egremont, accompanying the words with a gracious smile.

Now let it not be inferred from this, that the young lady’s dislike of the visiter was *much* diminished; but—here was the “little flattery” again. Quiddy, however, thought himself on the high-road to success. But



his joy was a little depressed by what followed.

“But I am sorry, sir, that I should have been the cause of a disagreement between you and your friends;” gravely adding, “and considering my very slight acquaintance with you, certainly not pleased that you should have made me the subject of your conversation in any manner, amongst persons whom I have no knowledge of.”

“Pooh! fiddlesticks!” exclaimed Mrs. Fleecer, forgetting, but instantly recollecting herself—“Begging your pardon, Miss S.—I think Mr. Quiddy behaved very much like the gentleman.”

“Oh, marm—” said Quiddy, returning a bow for the compliment. “But that wasn’t the only cause, miss, so pray don’t be offended. The fact is, her ladyship wanted to saddle me with one of her daughters. *In* short, I might have had either of them



for the asking"—["Delicate-minded creature," thought Honoria]—"and with plenty of money too, miss, *plenty*; but I'm not the man to marry for money. Thank my stars, I've got a few thousands or so of my own, and all made by sheer industry."

"Well, that *is* something to boast of indeed, sir," said Mrs. Fleecer; adding with a laugh, "and I suppose you are so much taken up with business you have no time to think of marrying at all."

"Quite the *contrary*, my dear good madam," replied he; "but, as I said, money is no object to me with my fortune; and when I marry—"

This he said in so sentimental a tone, that Mrs. Fleecer was correct in thus concluding the sentence for him—

"It will be all for love. Ah! Mr. Quiddy: take my word for it, in marriage there is no true happiness without it."

And, with an expression of tenderness



she looked at the miniature of the departed captain which was dangling at her waist.

Now Mrs. Fleecer's notions of what constitutes true happiness in the holy and blessed state of matrimony, must have been of a very liberal character; for it was well known to all the neighbourhood that the gallant captain of the Bermondsey Volunteers, who had heroically vowed to give the French a sound drubbing if ever he should have the good fortune to be opposed to them, was (perhaps by way of qualifying himself for that exploit) exceedingly industrious in the preliminary practice of drubbing his wife.

"Quite right, Mrs. F.," said Quidy; "quite right: no true happiness without it; 'all for love' is my motto. Every body likes money, *in* course: that's natural; but as to marrying for it—! I wouldn't marry Pluto—no—not Cræsus herself, with all her money, if I didn't love her."



Respectable and respected shade of the excellent Widow Sanderson (formerly of Cow-lane, Shoreditch), what hast thou to say to this ! Spirit of the good, the kind, the gentle Janet Gr—— But let us not profane her memory by coupling thoughts of her with him.

“ Now I like you for that, sir,” said Mrs. Fleecer; “ that’s so noble, so generous ! But it is just what I expected of you.”

“ I flatter myself, marm,” said Quidy, hesitatingly, and with an expression of countenance ludicrously tender, “ I flatter myself I’ve got an ’art. I could make a wife ’appy, for I’ve plenty of money to do it with.”

All this, though addressed *to* Mrs. Fleecer, was (we need hardly observe) spoken *at* Miss St. Egremont; though the speaker durst not look her in the face.

At the commencement of the last speech, the latter lady took up a book, which she held so close to her eyes as to render it im-



possible for her to read it. For what purpose, then, could she have taken up the book?

To his last observation there was no reply, and Quiddy for a moment was silent. At length he spoke.

"Fond of reading, miss?"

"Exceedingly, sir!"

"May I ask what book you are looking at, miss?"

"A volume of 'Hume's England,'" replied she.

"England—ah!—never heard of it. Do you call it a good thing, miss?"

"Sir!" exclaimed she, with astonishment. "The *history* of England—it is Hume's."

"Oh, miss," said Quiddy, accompanying the words with one of his politest bows, "I didn't mean to take the liberty to inquire who the book belongs to; besides I haven't the pleasure of knowing the gentleman."

"You would find him a very interesting



acquaintance, if you did, sir," said Honoria, laughing. "But, seriously, Mr. Quiddy, have you never read the history of your own country?"

"Why, miss, I have not much time for reading," replied he. "I envy those that have: it must be a great pastime. However, when I get settled, I—Do you know, Mrs. Fleecer, I wouldn't marry a woman, though she had millions, that wasn't fond of reading; it gives her such a domestic turn. I'm uncommon domestic myself, marm."

"I suppose," said Mrs. Fleecer, "glad to get him round again to what may be considered as *her* point, "I suppose that when you do marry it will be with the daughter of one of your city grandees—Ha! ha! ha! I dare say nothing less than the daughter of the Lord Mayor will suit you."

"Why, marm, as to that," replied Quiddy, with a sly look at the speaker—"mum—I



say nothing. The present Lord Mayor has *two* daughters, *and* plenty of money.—Hem ! —Ever see the Lord Mayor, miss ?”

“Never enjoyed that honour, sir.”

“Great creature !—hardly any pride—well worth seeing, miss.” Then putting his hands into his pockets, and stretching his legs out to their full length, he added, in a tone of affected indifference—“Him and me’s intimate.”

“I believe his lordship is a linendraper,” observed Honoria.

“By trade, miss—only by trade.—Well ; P. Q. himself may be Lord Mayor one of these days. More unlooked-for hips than *that* come into harbour, Mrs. Fleecer.”

“Why, surely,” said that lady, “with your immense wealth you may naturally expect that one of these days—”

“Immense ! No, no, my dear good lady, not immense. I’ve nothing to complain of,



but—In short, I'm above looking for money with a wife: and as to marrying in the city, that won't do for me. The west-end for my money. A fine 'oman, accomplished, don't care if she hasn't a shilling—indeed I'd rather she hadn't; all for love, say I again. No, no; I'm for gentility, my kind, good lady, and that's the long and the short of it."

All this was too pointed to be misunderstood. To the elder lady it was highly satisfactory; as, having once taken it into her head that a match between her fair friend and the amiable capitalist was a desirable thing, she resolved to avail herself of any means that might present themselves to "bring it about;" and from Quiddy's declarations, and his manner of conducting himself, she conceived that she should meet with but few difficulties to encounter in so far as *he* was concerned. Touching, however, the other party indispensable to the per-



fecting of such an arrangement as that which she contemplated, she was less sanguine; but since Miss St. Egremont did not openly manifest towards the visiter a positive repugnance, she hailed this circumstance, little as it was, as “a something;” and wisely contenting herself with the reflection that “every thing must have a beginning,” she trusted to time, the chapter of accidents, and her own management, for the ultimate consummation of her wish.

With respect to the younger lady : of all that the gallant had uttered, she did not treat one word with the most remote approach to a serious consideration. For want of something better, however, to amuse, it amused her—the map of our hero’s character, as it were, was spread open before her—and from the study of it she derived—pleasure ? no—entertainment. The emptiness, the insincerity of his declarations of disinterestedness she clearly saw through;



nor was Mrs. Fleecer herself completely deceived by them : he had “ protested too much : ” like an injudicious witness, he had damaged his own case by attempting to prove more than was necessary.

Honorias intention had been to withdraw to her own apartment immediately after tea ; but, having nothing better, as we have said, to amuse her, she resolved to prolong her stay. This resolution she was presently compelled, by an untoward accident, to relinquish.

The great what-do-they-call-it, delighted at what he considered to be his successful opening of the siege of the fair-one’s heart ; vain of the masterly skill with which he made his approaches, and of the address, the exquisite tact which he had displayed—determined to secure the advantages which he doubted not he had obtained. To this end he resolved to make himself more and more agreeable : he was all life and spirits. We



have already noticed that he was assiduous in the performance of the little duties of tea-table attendance; he now redoubled his attentions, resisting Mrs. Fleecer's attempts to save him "the trouble," by constantly saying—

"Pardon me, dear good madam: trouble's a pleasure: P. Q. prides himself on being a ladies' man."

He had repeated and repeated his "wonder" that Miss St. Egremont had never seen the giants in Guildhall; and, with impertunity more than polite, reiterated his request that she would allow him the honour of showing her that interesting sight.

"Well, sir," at length said she, wearied by his entreaties, "at some future time, perhaps, I may—"

At this propitious moment the "ladies' man" jumped up to hand her the muffins; and, stumbling over the cat, emptied the contents of the plate into Miss St. Egremont's lap.



Among the trials of Griselda, we do not remember whether the damage of a new black bombasin dress had place; how that exemplary lady would have conducted herself under such a calamity, we, therefore, cannot say. But coupling the awful severity of its nature with the usual equanimity of Miss St. Egremont's temper, we incline to believe that, under similar circumstances, the former lady would have comported herself precisely as did Miss Honoria St. Egremont; who, starting up from her chair and shaking the well-battered intruders from her dress, exclaimed,

“How *intolerably* awkward! A new dress gone for ever!”

And she bounced—No; we withdraw the word (expressive though it be) preferring to describe the movement by a respectful periphrasis—And at a rate of walking considerably faster than she could have main-



tained had the distance been much greater, she quitted the room.

Quiddy looked amazingly foolish, hem'd and ha'd, stammered excuses and apologies, and (unobserved by Mrs. Fleecer) kicked the innocent cause of the accident. That was consistent with human nature. And (as is common in cases of hastily-formed friendships, hastily broken) the creature which, but a little while ago, had been the object of his violent admiration, the "charming cat"—though the cat was still in all respects, and without the slightest change in form, conduct, or character, the same identical cat—he now mentally denounced as the vilest and most detestable of all possible cats, past, present, or to come !

But, worst of all ! the benefit of the advances which he fancied he had made in the lady's favour (advances, however, the extent of which his vanity led him very consi-



derably to overrate) this unseemly accident might deprive him of : nothing more likely ; and equally likely was it that the heiress—offended, or disgusted, or both—might not consent to allow him an opportunity of reinstating himself in her good graces. Even looking upon the matter in the most favourable light, and hoping that she might condescend to honour him with another interview, what up-hill work would it be for him to regain the position he had lost ! The present he felt to be one of those cases in which it is far easier to *make* than to *mend*.

Meanwhile, Mrs. Fleecer was employed in picking up the fragments of muffin, while, with a head-shake and a sigh, she muttered, “Thousand pities ! thousand pities !” And then passed through her mind a thought, which assumed the very words spoken on a recent occasion by Sir Gog Cheshire—“Well, Q.; you’ve *done* it.”



Presently a bell was heard, and, knowing it to be Miss St. Egremont's she flew out of the room; hastily apologizing to her visiter for leaving him alone. In a few minutes she returned.

"Mr. Quiddy," said she, "I'm very—very sorry—I hope you'll excuse it—but, the truth is, Miss St. Egremont is so *very* unwell that—that—"

"I'm sorry for that, marm, uncommon sorry," stammered he, as he resumed his seat.

"I'm greatly disappointed, sir, for—for I thought we should have had a pleasant evening—a game of cards—but as she is so very unwell,—I'm sure you'll excuse it—some other evening, perhaps—"

Quiddy took the hint and rose.

"Well, marm," said he, somewhat sulkily, "I can't say but I'm disappointed *too*. As to some *other* evening, why—and as to that



little accident—Well—good night, marm. I hope Miss S. will soon be well again; nevertheless—Well—I suppose I must go half-price to the play: if I'd known it, though, I would have brought the new opera-glass I've been obliged to buy for myself."

"Oh, Mr. Quiddy," said she, taking his hand, while she held the street-door open for him, "think no more about that accident; it might have happened to any body. She's the sweetest of tempers, and will have forgotten it by to-morrow. But when you consider that she has only worn the dress twice—! However, *there's more black bombasin to be had in the world.*" These last words were uttered pointedly.

"Hope springs eternal in the human breast!"

—a thought flashed across Quiddy's mind, and, cordially shaking the lady's hand, he said—

"I *will* come some other evening, then.



Pray make ten thousand apologies to Miss S.  
Good night, my dear good lady. As *you*  
say, there *is* more black bombasin in the  
world."



## CHAPTER II.

The Philosophy of Mrs. Fleecer's Expedient for repairing an irreparably damaged Dress applied to irreparable Misfortunes generally—A short Appeal in behalf good *Mother English*—A Cat, a Waiter, or even a Welsh Rabbit, may be useful as a Safety-valve for preventing a more mischievous Explosion of Ill-humour.

THE parties concerned in the preceding scene we may briefly dispose of for the remainder of the evening.

Few misfortunes, when calmly considered, are found to be totally incapable of alleviation. The truth of this remark was proved in the case of Miss St. Egremont's black



bombasin. The new dress which she had despairingly condemned as "gone for ever" having been submitted to the temperate examination of Mrs. Fleecer, that lady pronounced the damage to be so slight that a new "breadth" would make the gown altogether as good as new. But, as it happens with all those fortunate possessors of a misfortune, great or small, who delight in sympathy and condolence, and treat attempts at consolation as impertinence and want of feeling, Miss St. Egremont was offended and angry at the endeavours of her friend to reduce, in the smallest degree, the magnitude of the calamity which had befallen her. She would not be defrauded of one jot of the compassion which was her due. She would listen to no compromise with her grief. The accident was irremediable: it was as far beyond the power of human ingenuity to repair, as of human nature patiently to endure.



But "time does wonders;" and, at the expiration of an hour, the irritation of the fair sufferer was so far allayed that she admitted, though reluctantly and with a deep-drawn sigh, that a "new breadth" might *perhaps* render the dress just wearable.

Now, if instead of unresistingly submitting to misfortunes, with hopeless acquiescence in the belief that they are unconquerable, we would resolutely set about to——But the moral is in Mrs. Fleecer's expedient of the "new breadth."

That difficulty settled, the unlucky occasion of it became the subject of conversation.

"The awkward, awkward creature!" for the fortieth time exclaimed Honoria, as she threw the dress upon the sofa.

"Now, indeed, Norey," said Mrs. Fleecer, "it wasn't his fault, indeed it wasn't: it was the cat's."

"Ah! those unhappy cats," said the other lady, "those eternal bear-blames for clumsy



servants and mischievous children. Not a piece of crockery is destroyed, not a tit-bit abstracted from the pantry, but ‘the *cat* did it.’ When a forgery is committed, or an old woman found with her head a mile away from her, I sometimes wonder we are not told that the cat was the culprit. If I were a cat I am certain I should be driven to put a violent end to my life—hang myself by my own tail, perhaps.”

And spite of her vexation, which had not yet entirely subsided, she laughed at her own conceit.

“Well, my dear,” said the other, delighted at this indication of a favourable change in Honoria’s humour; “well! no matter for whose fault it was, but you’ll *see*—that’s all.”

“See! See what?” inquired Honoria, unable to comprehend the meaning of this mysterious announcement.

“Why, Norey, as he left the house,” re-



plied Mrs. Fleecer, "he said—To be sure I must do myself the justice to say *I* gave him the hint, and a pretty broad one it was, I own; but you'll *see*; if not, I give him up."

"I hope your hint in no way concerned me?" said Honoria, sternly.

"No, dear, not *you*," hastily replied Mrs. Fleecer.

And there was a sufficiency of truth in the assertion to satisfy her conscience, inasmuch as Miss St. Egremont's black bombasin dress was not that lady herself.

"Whatever may be the pretty sight you promise me," said Honoria, laughing, "it certainly will not be your charming visiter: him I will not see again."

"Why, what a strange creature you are, Norey! I'm sure he was very agreeable—full of information; and you'll confess he amused you, for you laughed so!"



“Yes,” said Honoria; “but there is a wide difference between laughing *with* and laughing *at*. As for his information—! Ha! ha! ha! There is some novelty in it, certainly. Amongst other instructive matter, I never heard till to-night that St. Paul’s was built by Sir Godfrey Webster.”

“There, then!” exclaimed Mrs. Fleecer, triumphantly; “no more didn’t I: and but for him, perhaps, we never should have heard it. Yes, yes, my dear girl; believe me there is more in him than you are willing to give him credit for.”

“One point of information I am obliged to him for. Where are your suspicions about Whobble and Scott *now* Fleecer?”

“Why—certainly—nevertheless—” stammered she, with natural unwillingness to confess herself to have been in the wrong; “however, we won’t talk about that point to-night. But one thing is positive: he is



taken with you. If ever I saw a man smit with a woman—Why, every pretty thing he said was meant for you: he was making downright love to you, in his delicate way.”

“In *his* delicate way, truly,” said Honoria. “Why, every third word he uttered had some reference to money; and his protestations of disinterestedness were so grossly vehement that they betrayed their own insincerity. Making *love* indeed! Make pure gold of that copper coal-scuttle. Why, he hasn’t a grain of the true material in that insensible lump of gristle which he calls his ‘art’ to make it with. No, Fleecer, money is his single object. However, as I am not concerned about it one way or the other—”

“You are right about him in that respect, Norey,” said Mrs. Fleecer, interrupting her; “and do you think *I* didn’t see through him?”



Money *is* his object, and that's what I intend to build upon."

"That's what you intend to *build*, is it?" said Miss St. Egremont. "Now, once more, Fleecer—and, remember, I have told you the same thing twenty times already—if you dare to implicate me in any manner—"

ut as we have already enjoyed the advantage of hearing the young lady's warning to the elder, touching her architectural project, once at least of those twenty times, we shall merely say that, upon the present occasion, it was repeated with undiminished force and solemnity.

*Enter*—the little maid with the supper-tray. So, good evening, ladies.

To our hero.—Disappointed, discontented, and dispirited, he walked away. He recapitulated in his mind the occurrences of the evening. Oh! but for that fatal accident which



brought his visit to an untimely end, happy Phineas, thrice-happy Quiddy, had he been ! The parting hint, the intelligible hint of his amiable entertainer, had inspired him with a momentary hope of recovering his lost ground, but that hope soon subsided. It was founded upon an experiment, the result of which might add to his discomfiture. In the pride of her heart the heiress might indignantly return to him the peace-offering, and then what would be his position ! The thought of such humiliation was unendurable. On the other hand she might retain it as a mere matter of right—as nothing more than a just compensation for the damage he had occasioned—holding herself at liberty at the same time to decline a future visit from him. In that case—and that case naturally suggested a reflection, which as naturally presented itself to his mind in the form of rule-of-three:—“ If one yard of black bombasin cost ——, how much will —— ?” And, alas ! Miss St. Egremont



was tall ! In that case, then, he should have paid for the privilege of cutting a very foolish figure, more than that privilege is ever worth, cost as little as it may.

In order to get rid of the dismal remainder of the evening (rendered more dismal still by contrast with its agreeable commencement) Quiddy had intended to pass it in a theatre : but, occupied by his uncomfortable reflections, he found himself in Cheapside ere he well knew where he was. Being so near his home he thought it hardly worth while to retrace his steps. Yet did he hesitate—he had a great mind—at Drury Lane a new farce, by a popular author, was to be acted for the first time—it was the very thing for his purpose—at home he had no cat to kick—and he was in such a humour ! Fortunately, however, for the author, it began to rain, and Quiddy continued his walk homewards.

Were the wit and humour of Foote, Col-



man, and Kenney combined to produce one little farce, which should besides be "*mounted*" with the utmost care, we should despair of its success did only five Quiddys, all in Quiddy's present mood, "*assist*" in a crowded theatre at its performance !

"*Assist !*"—" *Mounted !*"

Now, surely, good mother English has an intelligible tongue of her own to speak with. What need, then, of such vile, new-fangled phrases ; such wishy-washy dilutions of French slip-slop ; such English run mad, as "*assist* at a performance," "a piece well *mounted*," and hundreds of the kind that are daily put into her mouth ? Because it gives the old lady a *fashionable air*, is it ? Be it so ; but, by Heavens ! the honest vernacular of Billingsgate is preferable to it.

Now observe the value of this short digression. Like the fiddling interval between the acts of a play, which enables the imagination to step at once from London to the



Land's End (or as much further as may be required of it), instead of stopping to change horses at every post-house on the road; it gives us the power to skip over two entire hours—from nine o'clock, which was striking as Mr. Quiddy arrived at Bow-church, till eleven, when he went to bed—without detailing the manner in which he passed the intervening time. But for this contrivance, we should have been under the necessity of specifying several important *hows*. As for instance :—

How Mr. Quiddy, in his very ill-humour, which prevented his seeing any thing in the most agreeable\* point of view, entered a

\* Which, being interpreted, means *couleur de rose*. So you see “we could and if we would.”

“Calypso ne pouvait *console herself* du *departure* d’Ulysse.” Now how do you like that? Yet that is precisely the sort of French in which Fénelon would have composed his “*Télémaque*,” had he lived to imitate the present *fashionable* style of writing English.



small tavern in his neighbourhood, at which he occasionally regaled himself.

How he stormed at the waiter for not instantly bringing him the newspaper, which some other person happened to be reading.

How, after the lapse of two minutes, he with offended dignity, inquired,

“Do you know who I am, that I am kept waiting two hours for that newspaper?”

How he ordered the waiter to put more coals upon the fire because the room was too cold.

How he next ordered the waiter to leave the door wide open because the room was too warm.

How every body else present insisted that that order should not be obeyed.

How Quiddy quarrelled with every body else, and desired to know whether they knew who he was.

How every body else didn't care who he was and would have the door shut.



How Quiddy ordered a Welsh-rabbit and some ale for his supper.

How he abused the waiter because the cheese was too much toasted, the bread too little, and the ale was sour.

How the waiter civilly assured him that the Welsh-rabbit was made exactly as Mr. Quiddy had always desired his Welsh-rabbit should be made, and offered to change the ale if not approved of.

How Mr. Quiddy called the waiter an impudent rascal for contradicting a "gentleman," and swore that, "for his insolence," he would not give him the usual penny.

How that pretext was worth four farthings to him, because he thereby saved a penny.

How he sent for the landlord, and in the presence of all the company told him he never would come into his house again.

How the landlord, in the presence of all the company, replied that, not caring a button



whether he did or not, he was welcome to stay away.

How all this did not put him into a better humour. And, lastly,

How, as the clock struck eleven, he found his best-beloved friend, Mr. Phineas Quiddy, in bed.

Now, if, instead of venting this immoderate quantity of ill-humour upon the landlord, the waiter, and the Welsh-rabbit, he had carried it with him into the theatre; what might have been the fate of the new farce, though one of Kenney's best, and which to this day keeps its place on the stage—it is too frightful to think of!

Thus has a short digression carried us over two hours. But as we have now to take a leap over rather more than two-and-thirty—that is to say, to three o'clock of the afternoon of the day after to-morrow, at which time Miss St. Egremont has an appointment



with Mr. Henry Scott—that period must be allowed to elapse between the conclusion of this present chapter and the commencement of——



## CHAPTER III.

Miss St. Egremont concludes an Important Affair—  
The Inestimable Advantage to a Lady in having a  
cautious Man of Business for her Friend—An Alarm.

\* \* \* \* \*

“SHALL I read over the bond to you once more, Miss St. Egremont?” said Mr. Harry Scott.

“There is no occasion in the world for that, sir,” replied the lady; “I perfectly understand it. The bond is for twelve hundred pounds, which sum I may reclaim of you



whenever I may have occasion for it, upon giving you three days' notice."

"Without any notice at all, if you choose—like a cheque on a banker. The three days' notice is a mere matter of form; but in matters of business—in matters of business, my dear young lady, forms must be observed; for without such attention—without *such* attention, honestly and candidly there is no security."

"And I may draw half-yearly, or quarterly, at my own convenience, for the interest; that also is clear," said the lady.

"Not *interest*," said Scott; "not *interest*, but for the *return* upon your money, which, at the rate of eight *per cent.*, will produce you ninety-six pounds *per annum*."

"Nine-six ! Come now, Mr. Scott; for the sake of making an even sum, cannot you say a hundred?"

"Impossible," said Scott; adding with a laugh, "How little you ladies understand of



‘ matters of business ! Why, I should be rendering *myself* positively liable for more than, in candour and honesty, I could ensure to you. Now I *do* ensure to you *eight per cent.*; but beyond that, with certainty and safety, not one shilling could I. I *ensure* you that, mark me: but there may be times and occasions when——However, that is uncertain; and, candidly and honestly, in matters of business there must be certainty — *certainty.*”

“ I am delighted to hear you speak so, Mr. Scott; it confirms my confidence in you. I hardly meant my proposal seriously: but, let me see—let me see—” (and she calculated in her mind),—“ here is this cheque for twenty-seven pounds, fifteen shillings, and seven-pence——”

“ Ay,” said Scott: “ the surplus—the odd sum above the twelve hundred pounds produced by the sale of the stock.”

“ Well then,” continued Miss St. Egre-



mont, "suppose that out of the loose money I have at home—(and I have rather more by me than I have present occasion for)—suppose I were to make it up an even fifty, you could then, you know—"

"Miss St. Egremont," gravely said Mr. Harry Scott (at the same time pushing himself a little back in his chair), "Miss St. Egremont, as I told you the other morning, candidly and honestly, you are the only person living for whom I would undertake such a trust as the present; and you now compel me to add, honestly and candidly, that I must decline to increase my responsibility—that is to say, to undertake to employ, *to so very great an advantage to you*, a larger sum than I have already consented to—"

"I am wrong, sir," said Miss St. Egremont, interrupting him, "very wrong, to wish to trouble you further about my matters. I ought to be obliged to you, as indeed I sin-



cerely am, for what you have so kindly undertaken to do for me. I will not press the point any further."

"Besides," said Scott,—“but, ha! ha! ha! —as I said before, you ladies understand so little of business—besides, any alteration in the arrangement *now* would require a fresh deed to be drawn—another stamp: and for such a trifle, why—Humph!—pardon the observation I am about to make, but I always speak candidly and honestly. Now, I must say that I do think you are unwise—pardon the word—but honestly and candidly speaking, I must say *unwise* to keep any thing like a large sum of money in your possession; for so numerous, so frequent are the robberies committed in this great capital, that—not that I see the remotest chance of my employing it for you—but—”

“Oh, thank the Fates!” said Miss St. Egremont, laughing, “I am not encumbered with so much as to make me fear an attack



of banditti; besides this cheque, not more than between fifty and sixty pounds."

"Oh—ah!" said the junior partner, musingly; "why then, in that case, it would scarcely be worth while to—Why!—my dear Miss St. Egremont! what are you about?" exclaimed he, with apparent astonishment.

Miss St. Egremont had carefully folded the bond, and was about to put it into her pocket-book.

"Why, bless my soul!" continued he; "as I have already observed, in matters of business you ladies really are the—ha! ha! ha!—why the bond isn't signed, and—pardon my laughing—ha! ha! ha!—and without my signature, properly witnessed, that bond, candidly *and* honestly, that bond wouldn't be worth to you the paper it is written upon. Well! I don't wonder that ladies are so frequently imposed upon in matters of business."

"Dear me!" said Miss St. Egremont;



“how very kind of you to remind me of the omission. Now, had I been in the hands of any one but a man of honour, what might not have been the consequence to me !”

“Ah !” said Scott, shaking his head at her and smiling—which “Ah !” thus illustrated, meant, “See what an escape you have had !”

At the same time he rose and rang the bell (for this interview took place in his private room), which summons was responded to by one of the clerks.

“Here, Mr. Stumps ; be so good as to witness my signature to this bond,” said Scott.

Mr. Stumps wrote “*Gregory Stumps*” in the proper place upon the paper ; and appended to his signature a flourish which, if it did not add much to the security of the document, contributed greatly to its ornament. This done, Mr. Gregory Stumps quitted the room.



“There ! *now*, madam, it is something like,” said Scott, as he handed the paper to the lady.

“ ‘ Harry Scott—Gregory Stumps’—ay,” said Miss St. Egremont, reading the signatures. “ But pray, Mr. Scott, ought not Mr. Whobble also to sign this paper ? ”

“ Whobble ?—Mr. Whobble ?—Oh, dear no. Matters of this kind are not at all in his department. But I cannot help repeating it—ha ! ha ! ha !—in matters of business, ladies are so very—pardon the observation—so surprisingly—No, no ; in our house, my dear Miss St. Egremont, each has his department to attend to—one partner never presumes to interfere with the department of the other. Without such an arrangement there would be no order, no regularity—and candidly and honestly, without the strictest regularity, there would be no—in short—”

And he abruptly turned the subject of conversation, by inquiring,



“By the by, have you answered that widow lady’s advertisement?”

“I wrote to her immediately after I left you the other afternoon; and this morning’s post brought me her answer,” said the lady.

“Well?” said Scott, inquiringly.

“The terms are moderate,” replied she; “but—there is a *but* in the case. However, I will take no steps in the affair without your advice—that is to say, if you will take the trouble to advise me—for I should wish in all things to be guided by you.”

Mr. Scott placed his hand upon his heart, smiled, and bowed.

“Honestly and candidly,” said he, “I am flattered beyond expression by your good opinion of me.”

At the same time he received from the lady a letter, which, at her request, he read.

It was as follows :



“Starveleigh Cottage,  
“near Pesterton, ——shire.

“Madam,

“The fatal and unerring shaft of Death having, nine years ago, bereft me of a—ah ! never too dearly beloved husband, the only joy and comfort of my, alas ! now solitary life ; my object in advertising is solely for the sake of the companionship of one who, being similarly circumstanced to myself, can sympathize with my unceasing grief ; for, alas ! alas ! as I predicted in an elegy which I composed upon that but too melancholy event—

‘My tears flow on, my tears will ever flow,  
For, oh ! alas ! no, ne’er can end my woe !’

That, then, being my only object, and my own income being all-sufficient for my widowed wants, my terms for board and lodging are only forty pounds a-year—extras, such as wine, washing, &c., not included.



“To-morrow (spirits permitting), I shall address myself to your referee; and doubting not the reply will be satisfactory,

“I am, madam,

“Your obedient and

“Heart-stricken Servant,

“NIOBE WOEFIELD.

“P.S. Allow me to repeat, that the society of a sympathizing companion being my object, I trust you have a feeling heart, and that you will bring your own plate and linen with you.

“To Mrs. Slymore,

“No. 72, Surrey-street, in the Strand,

“London.”

“Quite a model-widow, I declare,” said Scott. “‘Nine years’—‘unceasing grief.’ A pleasant time she must have had of it!”

“And that is the ‘*but*’ I have alluded to,” said Honoria; adding with a laugh, “though, as poor Slymore would have said, where



there is such a perpetual flow of tears, a *butt* is indispensable. Now, if I am to be eternally regaled with Mrs. Niobe Woe-field's sorrows, a pleasant time *I* shall have of it !”

“That is not likely,” said Scott, “and the terms are really so——But stop—here is a ‘turn over:’”

“Alas ! I had nearly omitted to say, that the arrangement must be made for three months certain, and the first quarter be paid in advance.”

“Um ! Well,” said Scott, “that is a trifle hardly worth consideration ; and, as I was about to say, the terms are really so moderate, that I think the thing is worth an experiment. Only forty pounds ; so you see, my dear madam, that, of your income, such as, honestly and candidly, I am happy to say it *now* will be, you will be enabled to lay by no inconsiderable portion.”



"You advise me to go, then, do you Mr. Scott?"

"Decidedly—*decidedly*," replied he.

"But the lady has yet to write to you, and should she not be satisfied with—"

"No fear of that, my dear Miss St. Egremont, for I shall write of you—in short, candidly and honestly, *as you deserve*."

These last three words the gentleman accompanied with a bow, and (as usual) the placing of his hand upon his candid and honest heart.

"Well, then," said Honoria, after a little reflection, "I will; and having once made up my mind to it, why, the sooner I go the better. I have nothing to do in town," (adding, with a sigh, that seemed to contradict the assertion), "and have no desire to remain in it."

"Quite of your opinion—quite," said Scott; "the *sooner* the *better*."

After many assurances from the gentleman



that she would always find in him a firm friend, who would upon all occasions be but too happy to do any thing and every thing, even to the laying down of his life to serve her, Miss St. Egremont took her leave.

\* \* \* \* \*

“Well,” said Mrs. Fleecer, “what’s done is done, so I’ll say no more about it.”

“So you have been saying for the last hour,” said Honoria; “yet still you go on din, din, dinning.”

“As to your going into the country,” said the other, “why there’s no great harm in your trying the experiment; but take my word for it, you will soon enough be tired of that. As to the principal affair, I wouldn’t have trusted fifty Whobbles and Scotts, not I. You have got a bond, to be sure; but then—”

“Why, bless my soul!” exclaimed Miss St. Egremont; “how careless! I declare I forgot to bring it away with me.”

“What!” cried, or rather, screamed the



croaking lady; "not bring it away with you! Here's a pretty piece of work! Mr. Harry Scott has only just to put it into the fire (and mark my words he will), and *then* what is to become of you? Not even *that* to show for your money. Here—order a coach—go into the city immediately—I'll not rest till—"

"Pray do be quiet, Fleecer; I'm not in the least uneasy about it. He'll take care of it for me, and I'll go to-morrow."

"Take care of it, indeed! Yes, he'll take care of it with a vengeance! You'll never see that again. But I cautioned you from the very beginning; and if—"

The conversation was interrupted by Betty, who, entering the room, said—

"Please, miss, here's a gentleman as wants to see you particular."

"Is it that Mr. Quiddy?" inquired the lady thus addressed.

"No, miss; if you please it's a strange gentleman."



“Oh, very well, then; beg him to walk up.”

The gentleman who walked up was Mr. Gregory Stumps. He gave Miss St. Egremont a sealed packet which Mr. Scott (he said) had desired him to deliver into her own hands. And Mr. Gregory Stumps, having faithfully executed his commission, made his bow and departed.

Upon opening the packet, it was found to contain the bond, together with a letter. Miss St. Egremont cast a triumphant look at her companion, who merely said—

“Well; it is more than I expected.”

The letter ran thus:

“Birchin Lane,

“Five o’Clock.

“My dear Madam,

“I have the greatest pleasure in forwarding to you the *bond* which (pardon me for saying), you most *incautiously* omitted to take with you. Pray, pray, do permit me to



entreat you to be more careful, more *cautious*, more CIRCUMSPECT in matters of business. Had this occurred to you with certain parties I could name, the consequences to you might have been fatal; for, honestly and candidly, you would have been without the legal means of ever reclaiming your deposit. Fortunate for you is it that the accident happened with

“Your devoted servant and sincere friend,

“HARRY SCOTT.

“To Miss St. Egremont.”

“The very soul of honour!” exclaimed Miss St. Egremont, as she placed the important paper in her writing-desk.

As the clock struck six, the —— But what passed as the clock struck six we deem to be worthy of a chapter all to itself.



## CHAPTER IV.

Being a Chapter which (for its Importance) is considerably longer than it looks.

As the clock struck six, the master of Long's thus said to his head-waiter:

"Mr. Harry Scott's party all come?"

"Nine gentlemen besides himself, sir."

"That's right. Is the punch for his turtle iced to a nicety? You know he is uncommonly particular about that."

"Yes, sir, it is."

"And the champagne, Carter?"



“Six bottles in ice for him, sir.”

“Two Madeira and two Hock on table?”

“All right, sir.”

“Very well. And remember—one Port and one Burgundy with his cheese.”

“He found great fault with his Claret last time, sir.”

“Yes—I know. He is to try Mull and Mixem’s wine, the eighteen shilling claret, yellow corks; the same that Sir Archibald Mc Swizzle and Lord Ernest Fitzfudleton always drink. Make no mistake about it.”

A waiter came leaping down stairs, taking three at a time

“Here—messenger—quick! Go to Mr. Scott’s room—he wants you to carry a note home for him immediately.”

“That’s five shillings for me,” said the messenger, as he bounded up stairs. “I know my errand.”



Mr. Harry Scott folded, addressed, and sealed a note. For a moment he quitted his friends to give his instructions to the messenger who was waiting outside the door.

“Now, Dick,” said he, “take this note to my house. Be as quick as you can, and be sure you bring me an answer.—Have you got a safe pocket? There—that’ll do. Be very careful of it, for it’s of great importance.”

Presently was heard Mr. Scott’s bell, the signal that he was ready for dinner.

“Now, Carter,” cried the master, “Mr. Scott’s dinner. Look sharp, men—be nimble. Remember, Mr. Scott is very particular about attendance.”

We will now take the liberty to peep into the note which Mr. Harry Scott has just despatched “home to his house”—previously observing that any acquaintance of his who had heard his directions to the messenger,



and then seen that functionary, on quitting the door of Long's hotel, turn to the right instead of the left (the way usually taken to Birchin-lane), would have thought the man a blunderer. But there was no mistake in the case. The note was addressed to—

MRS. SCOTT,

“ Camellia Cottage, Bayswater.

And its contents were—

“Dear darling little duck of a Pipsey-Popsey,\*

“I enclose two nice new fifties, fresh out of the Bank. Ain't they pretty things? Have nine fellows dining with me at Long's; and as no doubt we shall sit late, and have a hard evening's work, I should like a quiet day to-morrow—so, have a nice little dinner

\* Pipsey-Popsey: *vice* Mary-Ann; for which endearing substitution (or something almost as pretty) Mr. Scott had Royal authority.



ready at six. Am going to try some famous Claret—if approved of by our Committee of Taste, will order two or three dozen to be sent in the morning. Called at Rundell's on my way from the city—necklace won't be finished till Thursday. Wish I had taken Popsey's advice, and not gone to the club last night—lost forty-four at three-card loo. However, can't expect always to win; and have a presentiment that I shall bang Madam Fortune to-night.

“Adieu, darling duck,

H. S.”

“Let me know that you receive this safely.”

Now, who will deny that “of city junior-partners, Harry Scott was the very Phoenix!” And whoso shall inquire why we consider the seemingly small quantity of matter contained in this chapter as deserving of its own separate and particular niche,



to him we reply, that in this short chapter is performed the work of ten long ones. But he must possess the faculty of drawing inferences, and of dealing largely with implications, or we shall be obliged to give him the ten long chapters after all.

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\* \* We are reminded of the following conversation which occurred, *nearly word for word*, between the proprietor of a celebrated West-end tavern and his managing man:

“Did Colonel —— dine here yesterday?”  
(The colonel seldom left the house with less than six bottles.)

“Yes, sir.”

“I suppose he went away in his usual state?”

“Oh dear, no, sir ; quite sober : he did not drink any thing, for he was going to wine with his cousin in the Albany. He



had only just a pint of Madeira at dinner, a bottle of Port with his cheese, and nothing in the world but one bottle of Claret afterwards."



## CHAPTER V.

Striking Coincidences: a *Digression*—Reparation and Gallantry by the Yard—In what Manner it is received—An ingenious Proceeding, the Effect of which is not yet shown.

AND, as the clock struck six—

Now let not what is to follow be considered as a forced attempt at a “Coincidence extraordinary!” For reflect that, in this our vast compound of brick and mor-



tar, and stone and plaster, displayed, without exception, in forms of the most perfect architectural beauty, and which vast compound we call LONDON—the French call it *Londres*, an impertinence for which they deserve a severe reprimand, as, surely, we best know what is the proper name of our own unrivalled capital—reflect that there is hardly a minute of the four-and-twenty hours of each day of the year, at which identical minute, circumstances, remarkable either for their curious resemblance or their striking contrast, do not occur.

For instance: An infant Roscius makes its first appearance on the World's stage at the precise moment when, on the opposite side of the way, a veteran, who for seventy-six years has acted in that great and complicated drama called "Life," is taking his final leave of the audience—his death-watch accompanied by the tinkling of a young lady's



pianoforte, which is faintly heard from a room in the adjoining house !

The wailings of a family suddenly plunged into irretrievable ruin are drowned in the rattle of the carriages which throng to congratulate their next-door neighbours upon their unexpected accession to a fortune !

After a hasty courtship, a happy couple are joined in wedlock, for so long as they both shall live; whilst, within the sound of the marriage-bells, an elopement is deliberately contriving !

The hands of the clock indicate the same second of time when Captain St. Orville and Lady Grace, who are "formed for each other," are vowing eternal constancy and affection: when Mr. Johnson and Miss Jones, who, for a similar reason, are similarly occupied; and when Sir Frederick Roverly and his lady (who also were "formed for each other") are, on account of incompatibility of



temper and mutual dislike, within a twelve-month of their happy union delightedly signing articles of separation—the only act in which they ever had cordially agreed !

Bill Dixon has just given the finishing touch to his love-suit to Sally Green, by declaring that he never could consider a man “*as sich*” who would dare to raise his hand against a woman. At the same instant Bob Waters, who, before marriage, had used to declare himself “entirely of that ’ere opinion, and no mistake,” is beating his wife !

But we are unconsciously rising in the solemnity and gravity of our illustrations; so break we off, lest these reflections incline us over much to melancholy—or to mirth.

Well, then: as the clock struck six, the very time at which preparations were a-foot for serving Mr. Harry Scott’s dinner *in Bond-street*—mark that, ye hunters after strange



coincidences !—Mrs. Fleecer, in *Surrey-street*, exclaimed—

“ I *knew* what would come of it, and I told you so !”

But, stranger still ! Mrs. Fleecer’s exclamation had nothing to do with the proceeding in question: it was excited by the contents of a brown-paper parcel which had just been delivered to her, and which she displayed on the table. The parcel contained a note also, which was addressed to herself, and enclosed another.

It will be observed that, in addressing the two ladies, the writer employed the two different forms of epistolary communication; for what reason we know not, other than to show his facility in both.

Mrs. Fleecer eagerly read the note addressed to herself. Thus did it run:

“ Mr. Quiddy request the honour of Mrs.



Fleecer to accept a few y<sup>ds</sup> gingham, for a gown of the *newest* patron as a token of disinterested friendship which is not yet to be procured retail at the shops. Also entreat you will intersead with Miss S. for my accidental omission the other evening, for which he deeply regrets as soon as you can find a fav<sup>ble</sup> opportu<sup>ny</sup> for the same. Beg she will deliver enclose to her also!"

"There, Norey," said she (handing to her the enclosed note, which was addressed to her), "there; I knew he would do the handsome thing—and vastly like a gentleman has he done it!"

"What accidental omission does the man mean?" inquired Honoria, with a laugh.

"How provoking you are!" replied the other. "You seem determined to look upon every thing he says and does in an unfavour-



able light. What omission *can* he mean but the accident to your dress. Sweet pattern gingham, indeed!" (adding, as she examined the texture of her present)—"sweet pattern, but not over-fine. However, I had no right to expect even this: and, as the saying is, one must not look a gift horse—"

"Well; let us see what your gallant has to say to *me*," said Honoria. And she read as follows :

"Dear Miss S.

"I request you will condesend to accept 10 yds.  $\frac{3}{4}$  of best blk. bomb<sup>n</sup> as a *mend honourable* as they say for my misfortune, which regret 20 times the more as it quite spilte my evening in the *pleasure* of your *delightful* company before it was  $\frac{1}{2}$  over. Also take the liberty to offer 1000 apologys for the same, which *shall feel truly happy* if you



will venture to allow me to hope you will place to credit of acc<sup>t</sup> of

“Your h<sup>ble</sup>. ser<sup>t</sup> to command,

“And respec<sup>l</sup> admirer,

“P<sup>HS</sup>. QUIDDY.

“P.S. May he hope for the *happiness* to pay her another visit when quite convenient to you. Your answer will oblige.”

“Now, my dear,” said Fleecer, “prejudice apart, what can a gentleman do more? And observe his delicacy—he calls his present only a *mend*, when, in fact, he has sent you enough to make a bran-new dress.” Adding in a sort of mutter, “Nothing to spare, though, certainly.—By the by—”

This “by the by” was occasioned by a sudden thought. She hastily rose from her seat, and entirely unfolding the present *she* had received, she drew the material, portion



by portion, from one end to the other, along the whole length of her outstretched arm, from the finger-tips to the shoulder. Having performed this evolution she looked musingly at the cloth, then upwards to the ceiling, and again at the cloth; and said,

“ Ah!—well—no great matter—by a little cutting and contriving I *think* I shall be able to manage it.”

Now what all this meant we are utterly at a loss to comprehend, and should be grateful to any lady who would take the trouble to enlighten us.

From the nature of his dealings the ware-rooms of Quiddy contained (as we have already seen) commodities of almost every kind, and of which he became possessed at a cost not likely to be ruinous—to himself.

“ Wilson,” said he, to one of his people, “ I dare say you will find among the cut remnants of gingham, *ditto* black bomba—”



But as this happened yesterday, and, moreover, as it can have nothing to do with the case in question, we will say no more about it. So, for fear of lapsing into a digression—and (as it must now be universally known) digressions we uniformly repudiate—return we to Miss St. Egremont, who, while Mrs. Fleecer was occupied in the manner we have described, had opened her writing-desk and placed before herself a sheet of gilt-edged note-paper. Whilst employed in writing, she ejaculated at intervals—“Exceeding impertinence!”—“What a mind!”—“Shoppish note, too!”—“Credit of account!”—“Ha! ha! ha! really too laughable to be angry at;”—when, having finished her note, she read it aloud :—

“Miss St. Egremont has the honour to acknowledge the receipt of Mr. Quiddy’s note together with its accompaniment. The



latter, being superfluous, she returns to him with thanks for his polite attention. At the same time she requests Mr. Q. will dismiss any feeling of uneasiness he may still entertain concerning the very trifling circumstance to which he alludes.

“Miss St. E. being very busily engaged in preparations for leaving town she is under the necessity of declining altogether the proposed honour of Mr. Q.’s visit.”

“You are joking!” exclaimed Mrs. Fleecer, staring with astonishment; “you can’t mean to send him *that*! What! and return the bombasin *too*! Well—I declare!”

“I intend to do both,” replied Honoria; “though if I chose to accept a present from one who is all but a stranger, *I* might plead a sort of pretext for so doing. But for you—though, of course, I have no control over



you—I think it would be worth your while to consider whether—”

“Miss St. *Egremont*,” said Mrs. Fleecer, in as sneering a tone as she could venture to assume, “I flatter myself I have as much delicacy, as much *true* pride, as any woman *ought* to have: I want nobody’s advice how to act: I know what is right and proper to be done as well as you do; so, as to that gingham, I am resolved to—”

“Ay,” said Honoria, approvingly.

“— *keep* it, to be sure. Do you think I would be so unfeeling as to insult a gentleman who has been so civil? No, not for all the wealth of Jericho and Peru.”

And in proof of the sincerity of her declaration, she folded it up and carried it out of the room, muttering as she went,

“The proud creature!”

She was absent just long enough to allow



time for Honoria to wrap up Mr. Quiddy's present in a sheet of Mr. Quiddy's own brown paper, and to tie the parcel with a piece of Mr. Quiddy's own nice packthread. When she returned she found the "proud creature" in the act of writing that gallant gentleman's name and address upon the package.

"Now, seriously, you don't mean to be such a fool, Norey," said Fleecer, who had recovered her good humour.

"Each is mistress of her own actions," replied Honoria. "I am resolved to cut the disagreeable man's acquaintance; and unless his mind be as impenetrable as a stone wall, I have adopted a very intelligible mode of letting him know it."

"Then there's an end to all," said Fleecer, with a sigh. "Ah!—I did hope—but no matter. Such a chance thrown away! Well; some people never see their own advantage. Had only to say the word, and you might



have been the rich Mrs. Q. ! I know it, for I saw it." Honoria's only reply to these regrets was a laugh.

"I'll send over the way for a porter, and return this at once," said she, taking up the parcel and rising to ring the bell.

"'Tisn't worth while to pay a porter," said Mrs. Fleecer; "Betty has nothing to do, she can go with it."

"But 'tis pouring of rain," said Honoria.

"Well, dear, she can take the umbrella," replied the considerate lodging-letter. "Besides, it will be a nice little walk for her. Poor thing ! she doesn't often get out, and one *must* be a little indulgent to poor servants."

"I declare she shall not be sent out on such a night as this," said Honoria, unfeelingly resolved to deprive the girl of a little recreation. "To-morrow morning will be time enough."



“That will be best,” said the other, “for I must send a note of thanks at the same time” (and, putting her hand to her forehead, added), “but I can’t collect my ideas for writing, to-night.”

The last speaker had two motives for approving of this delay : one was, that it would afford Miss St. Egremont opportunity for “thinking over” the matter, and probably altering her present determination ; the other——but this is not exactly the proper place for explaining it.

There was a pause in the conversation, when Miss St. Egremont, who had been in thought, abruptly said—

“By the by,” Fleecer, “I shall not encumber myself with many things. My pianoforte and the greater part of my books, for instance, I shall leave in your care.”

“I don’t understand you, dear,” said the other.



"Why," said Honoria, "I shall take with me no more than what I may have immediate occasion for. If, after giving the place and the person a fair trial, I should resolve to remain, why—"

"Oh!" said Fleecer, "then you really mean to go?"

"Positively?"

"*Positively*, my dear? Why, as yet you don't know whether that Mrs. what's-her-name—Mrs. Woefield—will consent to receive you," said Mrs. Fleecer.

"No doubt of that," said Honoria: "Mr. Scott's answer to her inquiries will be such as will make her but too happy to have me with her."

"Ah!—well—you will have your own way in all things, Norey; but I don't think it will do. Now, mark my words!"

"Well, then," said Honoria, "I can come back again. I shall be bound but for three



months at the utmost, and need not stay even for that time if I don't like it."

"And when do you think of going, dear?" inquired Fleecer with a sigh.

"The very day after I receive the lady's letter," said Miss St. Egremont, "which will most likely be the day after to-morrow. The preparations for my journey may soon be made."

"Well, my dear child," said Fleecer, bursting into tears, "if you shouldn't like it—and I hope you won't—you'll know where to find a home. My house, like my heart, except my drawing-rooms, as I said before—for I can't afford to let you have them for nothing—my house, like my heart, will always be open to you. Ah! Norey; if you only wouldn't send back that bombasin and let *me* manage matters—"

"You are a good soul, Fleecer," said Honoria, kindly taking her hand, "but don't



talk nonsense. But it is getting late, so let me make you *one* glass of nice warm negus, and then to bed."

"Well, I don't care if you do," was the not unexpected reply.

The ladies each took one glass; and when they rose to separate for the night, the elder lady's chamber-candle took light without offering the smallest resistance, and she herself found the way to her bedroom without making the most distant approach to the kitchen-stairs.

The greater portion of this night was passed by Mrs. Fleecer awake. She could not sleep for thinking, "What a fool that girl is!" The affair with Harry Scott, although she did not like that, became one of small importance in comparison with the throwing away her chance in the great Quiddean lottery. Were it not for the girl's foolish delicacy she might be Lady-mayoreess one of these days. Marrying for love was



all very well, if love happened to come hand in hand with money; but Norey was two-and-thirty, and ought to be above all that sort of nonsense. As for Mr. Quiddy, she clearly saw through *him*. There was no love on his side except for the ten thousand pounds which she herself had hinted and insinuated Honoria into the possession of: his motives were manifestly interested; and she should therefore feel not the slightest compunction in trapping him (such was the word that passed through her mind) into a marriage with her. This she doubted not she could accomplish without either much hurt to her fair friend's feelings or exposing her character to reproach. After all, he would have no great cause of complaint, for he would have a charming wife worth double the money.

But Mr. Quiddy's peace-offering in the shape of "10 yds.  $\frac{3}{4}$  blk. bomb!" To return



that to him would be a fatal act; for, had the man but the spirit of a mouse, he never could brook so marked an affront.

“What a fool that girl is!” for the twentieth time thought she.

And thereupon she made up her mind to the course which had previously occurred to her, as the most proper to be adopted in that matter.

Now, however limited may be the circle of your friends and acquaintances, you cannot go on thinking and thinking what a fool—or any thing worse, if you please—such a one is, but sleep will overtake you at last, even though you select from amongst them your very best as a specimen. So did it happen to Mrs. Fleecer.

Notwithstanding her perturbed night, she rose early the next morning. In pursuance of the resolution she had formed, it was requisite that she should write a note to the



great "What-do-they-call-it?" This, considering its object, required to be constructed with great ingenuity, and consequently (though brief as it was) it was the work of much time and consideration. At length, notwithstanding its difficulty, it was accomplished—as most things may be if you will earnestly set about them.

The ladies had finished breakfast which was served in Mrs. Fleecer's own little back-room.

"Once more," reiterated Mrs. Fleecer, "let me entreat you not to do it."

"You'll worry me to death," said Honoria. "I have made up my mind, and here is to put an end to all further question about it."

She rose and rang for the servant, whom she desired *instantly* to fetch a porter. Presently the arrival of that fatal messenger was announced.

"Desire him to deliver that parcel as addressed," said Honoria to Betty.



“And I have a note to send with it,” cried Mrs. Fleecer; who, starting up, seized the parcel, and hastened out of the room.

“Go with this note,” whispered she to the man; “and be sure you *don’t* wait for an answer.”

On her way back to her own room she went into the parlour, threw the parcel into a draw of the sideboard, and locking it, put the key into her pocket. This was the work of a moment.

“Ah, Norey!” said she, with a sigh, “now the thing is done it is of no use talking about it. But I must say I’m sorry for it.”

“No doubt,” replied Honoria, laughing; “for there is an end to your hopes of seeing me Lady-mayoress.”

Now let us see Mrs. Fleecer’s note to Mr. Quiddy.

“Mr. Quiddy’s most polite and very beau-



tiful attention to *No. 72, Surrey-street*, was safely received last night, and gave great pleasure, and is accepted, with many many thanks.

“Mr. Q. will always be a most welcome visiter at all times, and hope and will be most happy to see him in a few days.”

Now this note was so artfully framed, that while to the receiver it could hardly fail to be satisfactory, as appearing to express the sentiments of both ladies; Mrs. Fleecer might, at any time, exonerate Honoria (if need should be) from any participation in it. Had not the former *forgotten* to return Miss St. Egremont's share of the “very beautiful attention to *No. 72*,”—and if ever questioned upon the subject, “How she came to forget it” would, of course, be “the most unaccountable thing!”—the *house* would then have represented its mistress



only, and Quiddy could not have been deceived by the equivoque. As it was—

But in what sense he did understand it is not to be related in the prasant chapter.



## CHAPTER VI.

Flying Mercuries—Sickly Sympathetics—Our Hero is shown for the last Time in his Money-manufactory—The exquisite Adaptation of his Conduct to the Circumstances of the Case, displayed: as the *Ladies'* Man's, to a *Woman*; as the *arrogant* Man's, to a *Lord*—Portrait in Little of Iscariot Hitchflat, Attorney.

A CASE occurred which in the "Annals," "Memoirs," or "Lives and Times" of messengers, porters, errand-boys and the like,



stands perhaps without a parallel. The porter who was charged with the note in question happened to meet an acquaintance of his own profession who was on his way with a letter marked "*For immediate delivery.*" Upon exchanging a few words, it appeared (singular coincidence!) that they both were thirsty; and, although bearers of burdens, as neither of them professed to be an absolute camel for the patient endurance of thirst, that sensation, though felt in a very moderate degree, operated upon them as an uncontrollable necessity for drinking. Barclay and Perkins—the produce of whose true English Spa in Southwark, is a beverage more salutary than even the very nastiest of the waters that all Germany can produce, whatever cant, quackery, and affectation may say to the contrary,—Barclay and Perkins were at hand for their relief. To a snug corner of a quiet tap-room the friends betook themselves, and



“There did they beguile  
Full many an idle hour with converse sweet,  
Draining that time the not intemperate cup ;  
Till Sol, with ray askaunt and feebler grown,  
Warn'd of their unaccomplished task the twain.  
Straightways they rose, and each his path pursued  
Divergent.”

How grave soever the consequences which may have resulted from a few hours' delay in the delivery of the letter marked “immediate,” as they clearly were not matter for the consideration of the bearer, so need they not concern us. To be sure, a heart might have been breaking with anxiety for the receipt of it; or in that interval a step might have been taken, irrecoverable and fatal, which its purpose was to prevent.\* What

\* We can speak positively to an instance of this kind. It was occasioned by the roguery of the post-master in a French provincial town. Soon after the occurrence of this case it was discovered that he had long been in the habit of destroying letters upon which the postage had



then? He knew not that, so what was his offence? He had merely stopped to have a little gossip with a friend; and for that a rebuke was punishment sufficient, and his promise to be "more careful in future" all the satisfaction that could reasonably be required of him.

But, Mr. Alderman Cantwell; and you, Mr. Deputy Twaddle; and you, O Sir Jacob Jolterhead Donkey! you, ye tender-hearted sympathizers with the "poor, misguided" murderer (unhappy "*victim*!") whose "error" was but a deed of barbarity and blood—no more: who send your ladies "elegantly attired" to witness his trial, and your lady-mayores to grace with her presence his last day's *devotions* (?) in the prison chapel: who

been paid to him, and pocketing the money. He was, thereupon, *sent to the galleys for life*—no child's-play of a punishment.



water with your pitying tears his unmerited gibbet: plant on his gentle breast the “beautiful white camellia;” and in his last moments, whisper in his ear your pious hopes that he is “comfortable,” “happy”—Out upon you, ye Drivellers! who, by your maudlin and ostentatious sympathy with the criminal, are the unconscious encouragers of crime! Make such a case as *this* your own:—imagine the letter delayed contained an invitation (alas, too late!) to a turtle feast; and then, ye Donkeys, ye Twaddles, and ye Cantwells, *then* for your tender sympathies! *then* sit ye down and apportion the punishment to the offence! The lash? the prison? the hulks? Pshaw! too trifling all!\*

\* Shortly after that important event in English history, the knighting of that very foolish person—

“And pray, Sir Jolterhead,” said a waggish acquaintance to him, “pray, Sir Jolterhead, what Order of Knighthood is it you have received: are you a knight-banneret or a knight-errant?”



Although the delay till late in the afternoon in the delivery to Mr. Quiddy (or, rather, at Mr. Quiddy's house) of the note which he ought to have received several hours earlier was to him the occasion of a severe disappointment: to ourselves it is far from being a subject of regret; since it affords us, for the last time, an opportunity of observing how (in that interval) our hero was employed in his money-manufactory. It enables us, also, to exhibit him in two different points of view.

\* \* \* \* \*

"Well?" with a look of intense anxiety, said Mrs. Fairfield to her husband as he entered the parlour.

After due consideration—

"Upon my word, now," replied he, "that's very odd—I never thought to inquire; but I believe I'm the usual sort of knight."



His only answer was a deep-drawn sigh and a mournful shake of the head.

“What !” continued she, “will he grant *no* delay ?”

“None, Mary; not a day. The silks and velvets he has got of mine are worth more, much more, than the six hundred pounds he lent me upon them; to say nothing of the lease of our house, and the bill-of-sale of the furniture, which he holds as additional security.”

“But—Robert—did you tell him that within a month you will be able to—”

“I did; and showed him proof—*proof* that I could; but all to no purpose. Saturday is the day, and if I fail to meet his demand, all will be forfeit.”

“He cannot have the heart to think of such a thing,” said Mrs. Fairfield.

“Heart !” exclaimed he; “stone ! iron ! I believe he had rather I should fail in my payment at the very hour, than otherwise:



he will get more money by it. That, indeed, is the way in which he has made his immense fortune. And what think you, Mary?" continued he with indignation: "though I am as good a man as himself—better in some respects, I hope, though not so rich by a great deal—he did not even offer me a seat. No—there he sat stretched out in his easy-chair, reading a newspaper from which he scarcely took his eyes, and kept me standing all the while."

Mrs. Fairfield burst into tears.

"But did you offer him the fifty pounds you took with you as a set-off for the present?" inquired she.

"I did ; but, said he, ' You musn't talk to me about a set-off, mister; I must have the whole of my money on the very day; I have a large payment to make and can't do without it, for *I* can't satisfy people with a set-off, whatever *you* may think to do, mister.'



Then, after appearing to think a little, he said, ‘Howsomever, I am a-willing to assist you ;—so, perhaps, for that fifty, as a *bonus*—though I can’t say positive till I look to my banker’s book—I might perhaps be able to allow you a month, though it would put me to uncommon inconvenience.’”

“I hope you didn’t consent to make such a sacrifice, Robert ?” said Mrs. Fairfield.

“No, my dear,” replied he; “I fear at the first I sacrificed more for the accommodation than was quite prudent.”

“Robert,” said she, with hesitation, “Robert—did—did you tell him that I am expecting almost daily to be confined?—that our poor Margaret is ill?—that William is just recovering from a severe illness? and that if he should disturb us in the house just now the consequences might be—”

“I did, d—n him,” replied he.



“And what said he to that, Robert?”

For a few seconds Fairfield paced up and down the room, and then exclaimed—

“Said! He said that was the old story when people wanted an excuse for not paying their debts—always sure to be a wife and half-a-dozen children sick at home—that he couldn’t pay his debts with no such excuses—besides, that that was my affair, not his.—Mary—Mary—my fingers tingled to give him a drubbing. But I’m glad I didn’t: it would only have made matters worse.”

Without uttering a word in the way either of reply or observation, Mrs. Fairfield quitted the room. Presently she returned in her bonnet and cloak, equipped for going out.

“Why, where are you going, my dear Mary?” inquired Fairfield, with astonishment.



"*I'll* go to that hard man," replied she ;  
"perhaps he may grant to my entreaties  
what he denied to yours."

To this suggestion he strenuously objected,  
chiefly on the ground that he would not  
allow her to expose herself to insult or  
offence, which it was probable she might re-  
ceive from Mr. Quidy, considering the  
nature of the business about which she pro-  
posed to go. His objections she overruled;  
a hackney-coach was sent for (for she was  
hardly well enough to walk), and she de-  
parted to fulfil her self-imposed and un-  
pleasing task. Ere she quitted the room,  
her husband kissed her cheek, and, with a  
sigh, emphatically said,

"Ah ! my love ; what do they suffer who  
are compelled to stoop to ask a service of a  
vulgar-minded man !"

Scarcely had the disappointed mercer car-  
ried his heavy heart out of the private



counting-house of the arbiter of his fate, when a clerk delivered to the great man a letter. It was from Mr. Iscariot Hitchflat.

This person was an attorney of the lowest grade. As an *attorney*, the business that fell to his share was of that dirty kind which the more respectable members of the profession rejected. It was not the less profitable upon that account. But of late years he had chiefly been employed as a go-between for the negotiation of loans and discounts,—the medium of communication between spend-thrifts and usurers; and so large a portion of his time was occupied in this pursuit that he had found it necessary to take a partner to assist him in the *law*-department of his affairs. These worthies now figured as Messrs. Hitchflat and Smutch, in Pettifog-row, Swallow-street—a portion of the town which, since that period, has yielded to the spirit of improvement. With those pecu-



niary transactions, however, Smutch had no concern: they, with the entire profits accruing therefrom—a commission, or premium, of a clear *fifteen per cent.*\* upon the amount which passed from hand to hand—were Hitchflat's.

Thus ran that respectable practitioner's letter :—

“Pettifog Row,

“Tuesday Mg. 11 o'clk.

“Dear Sir,

“My friend and principal, Lord Fitznoodle, having *instant* occasion for the 2000*l.* agrees to the terms—thought them rather stiff, but assured him that money is money just now—never knew it so difficult to raise. Will come with his lordship at 3 to-day, so please have the bill ready for his acceptance, *as understood*, together with

\* This is no exaggeration.



the amount in *bank-notes*—looks better than a check. Title-deeds, to be lodged with you as security, *unexceptionable*.

“Yours, dear Sir,

“ISCARIOT HITCHFLAT.”

The terms of this transaction were to be greatly advantageous to the capitalist ; and for the soundness of the security he trusted implicitly to the oft-tried care and circumspection of the agent. Without hesitation, therefore, he went to his bankers and drew the sum required, in order to prevent any unnecessary delay when his lordship should arrive.

Upon his return he resumed his easy chair, and for some time sat meditating on the manner in which he ought to receive a lordship. He had *seen* many, but he never yet had spoken to one. With the lord mayor, indeed, he was (as he had informed



Miss St. Egremont) "intimate." Yet he could not but admit the vast disparity between him who was so ceremoniously invested with the title on one ninth of November, and unceremoniously divested of it on the next, again to become the mere waxchandler or linendraper ; and a real nobleman, a lord in right earnest, who when he should relinquish the title of Lord Fitznoodle, it would be to assume the higher one of Earl of Noodleton. There was as great a difference between them as between the stuffed lion in the Leverian museum and one of the living lions in the Tower: with the former he could be "intimate" and venture to give it a familiar pat; but he would not presume to take any such liberty with the other.

He was interrupted in his reflections by Wilson, who came to inform him that a lady



wished to speak to him. It instantly occurred to him that the lady must be Miss St. Egremont, who had come to thank him for his pretty present, and his still prettier letter. Upon this assumption he rose, and, drawing forward a chair for his visiter, desired Wilson to request Miss St. Egremont would do him the honour to walk in.

“The lady says her name is Fairfield, sir,” said the clerk.

Quiddy looked sulkily, replaced the chair which he had drawn forward, and threw himself sprawlingly into his own.

“Oh—very well—tell the woman to come in,” said he. “And, Wilson” (added he, with an air of importance), “I expect two gentlemen to pay me a visit at three o’clock—that’s to say, one of them isn’t a gentleman *but a lord*; so be sure you show his lordship in to me *most respectful*.”



It was presently known to every person in the house that a lord was coming to pay master a visit !

Quiddy took up the newspaper and pretended to read. Mrs. Fairfield timidly advanced a few paces into the room. She endeavoured to speak, but, somehow, she couldn't—her lips were parched—her courage failed her. Quiddy uttered not a word. At length the silence was broken, if so it may be said, by a sigh from Mrs. Fairfield.

“Well, Mrs. What's-your-name,” said he, without taking his eyes off the paper; “what is it *you* want?”

“Sir—I—sir—”

“Come, my good woman, if you have any thing to say to me be quick, for I'm busy; besides, I am expecting my friend, Lord Fitznoodle, every minute.”

“First, sir, I—I'm rather faint, and, if you'll allow me, I'll beg—I'll beg—”



“ Oh, to be sure,” said he, supposing he had guessed her meaning; “ there’s a bottle of water on the table; you can help yourself to some.”

Mrs. Fairfield making no reply to this, Quiddy raised his eyes for a moment, and seeing that hers were directed towards a chair, he said,

“ Oh—yes—you may sit down if you choose; but I shall be glad if you’ll make short work of what you’ve got to say, for, as I have told you, I’ve no time to waste.”

She took a seat, but still was unable to speak. He spoke for her.

“ I suppose you are come about your husband’s business? It’s a bad piece of work. However, that’s his affair, not mine; and that’s all *I’ve* got to say about it.”

“ In that case, sir, we shall be ruined. But my husband has had dealings of the same kind with you before, sir; and, as he has



always been punctual with you, we hope that—”

“Punctual, indeed ! and pray, ma’am, where’s the merit of that ? In matters of business people *must* be punctual ; I know *I* must ; and for them as ain’t there’s such a thing as law—*law*, ma’am.”

“A little forbearance, sir,” said she, imploringly ; “but a little, and you may rely upon it that all will be right.”

“Now,” said he, “as I suppose you’ve no more to say than what your husband has said already, it’s no use taking up my time. But this is always the way. When *men* can’t carry their point, they send their wives to try what *they* can do. But that never answers with me, ma’am : I know too much of the world to mind that.”

“You are mistaken, in our case at least, sir,” said she, with somewhat of indignation,



“Mr. Fairfield strongly objected to my making you this visit, but—

“But it’s of no use, you see; so I must wish you good morning, my good woman.”

As he said this he threw down the newspaper, turned his chair round to his desk, and, with his back towards her, began to write. The “good woman” could not patiently brook this; she rose, and, though she could not repress her tears, she commanded her feelings sufficiently to address him with firmness.

“Mr. Quiddy, I must beg you will understand that this is a mode of address, a manner of treatment, I am totally unaccustomed to. My late father, sir, though ultimately unfortunate, had been a merchant of eminence in this city. I received an education such as became his daughter. I am the wife of a respectable tradesman. I—but it ought to



be enough you should be reminded that *I am a woman*. Good morning, sir."

At this rebuke Quiddy's mean spirit quailed within him. He did not dare to look round at the speaker, but stooping his head till his nose nearly touched the paper he was writing upon, he stammered out—

"No offence, marm—I meant no offence, Mrs. F.; yet when people come to ask favours I think they needn't be so uncommon nice. However, as I told Mr. F. I had no objection to allow him a month or so—and that's more than every body would do—upon certain conditions—certain conditions, marm—why, that's my *ultra matrum*."

To this Mrs. Fairfield made no reply; but with a cold "Good morning, sir," she opened the door for herself and quitted the room.

And yet we have seen this same Mr. Quiddy upon occasions when he was "quite the ladies' man!"



How this affair terminated (as we do not intend to pay our hero another visit in his counting-house) we are not likely to know. Probably, however, poor Fairfield was compelled to comply with the "certain conditions;" probably this compliance saved his credit for a time; and probably again, he ultimately went the way of all those who in their difficulties desperately fly for succour to the Phineas Quiddys.

By and by, a coroneted phaeton drove into Mark-lane. The vehicle was so high that its noble driver might easily have stepped from it in at one of the first-floor windows; but that course being unusual, he alighted, and, followed by Hitchflat, made his entry by the door. The clerks and warehousemen all bustled forward to obtain a view of the lord in his progress to Mr. Quiddy's private office. So also did that gentleman's domestic establishment of *servants*—for thus it was,



whenever he had occasion to mention it, he spoke of one tall, stout, coarse girl, named Judy. Judy, however, bestowed her attention upon the wrong person, the attorney: and never after could she be persuaded but that the "tall, rosy-faced, swaggering one with the big bunch of seals to his long gold watch-chain, and the fine shirt-pin in his great frill, was the *lord*—as to the other, bless you! there was no fuss about *him*." To the others, the person of Hitchflat was known.

The instant his lordship's arrival was announced, Quiddy rose; and bowing, sidling, shuffling, and smirking, begged his "noble lordship" would condescend to do him the honour to be seated—at the same time presenting to him his own easy-chair. The offer was accepted. Hitchflat also took a seat; but Quiddy for some time remained standing, accompanying every second word he addressed



to his "noble lordship" with an obsequious bow.

The attorney, at length, made a sign to him to take a chair, which he did. Quiddy looked at Hitchflat with astonishment and envy, for his manner towards Lord Fitznoodle was marked by a vulgar familiarity which was intended for ease. He was a useful tool to his lordship; he knew it, and presumed accordingly.

Every thing requisite to the transaction on foot having been prepared, the interview was brief. After some preliminary conversation, Hitchflat said,

"Well, then, Mr. Quiddy; I believe my friend, Lord Fitznoodle, has nothing to do but accept the bill and receive the money."

"That's all, Mr. Fitznoo—Mr. Hitchflat, I mean," stammered Quiddy, while handing the bill to him for his examination.

"Quite correct—perfectly correct—twenty-



four hundred at six months," said Hitchflat, reading the document. Then placing it before Lord Fitznoodle, and giving him a pen, he continued, "There, Fitz, you have only to put your noble fist to that, and all's right."

"Fitz" despised his tool too much to be angry with him, or the noble fist would assuredly have been placed where it would have made an impression tending but little to Iscariot's personal comfort.

As "Fitz" was about to sign his name, Quiddy, unwilling to throw away even the semblance of additional security, said,

"May I presume to take the liberty to request your lordship will condescend to make it payable at your lordship's banker's, if perfectly agreeable to your noble lordship?"

"Oh, certainly," was the reply.



“May I be so bold as to ask with whom does your lordship keep cash?”

“With the Hoares,” replied his lordship, with an air of indifference.

And he wrote across the bill; “Accepted, payable at Messrs. Hoares, Fitznoodle.”

Quiddy took the bill and delivered to his lordship twenty notes of a hundred each. The latter, while counting them, said,

“Two thousand for twenty-four hundred !  
Twenty per cent. interest for six months !\*  
Sharp practice, Mr. Quinzy !”

“Beg pardon, your lordship,” said Quiddy, eagerly; “not *interest*, my noble lord. I take no more than the *regular* interest: the rest is for commission and—and—so forth.”

His lordship had folded up the notes, and was placing them in his pocket-book when Hitchflat said,

\* Again, no exaggeration.



“Stop, my dear fellow, don’t be in such a devilish hurry. Talking of commission, remember mine. Just hand me over three of those flimsies. Short reckonings, you know—eh, my boy?”

Without a reply, Lord Fitznoodle carelessly threw him the notes, and rose.

As his lordship approached the table on which stood the water-bottle, his back being towards the worthy pair, significant winks passed between them.

Quiddy perceiving that he was about to pour some of the water into a glass, exclaimed with a look of horror,

“Oh, my lord—pray, my lord—can’t think of your noble lordship’s drinking water; besides, that has been standing in the room all night. Permit me, my lord—condescend—a glass of wine, my lord—I’ve got a bottle open.”

“And with the rapidity of magic, he produced from a cupboard a bottle of wine and



three glasses. Whilst filling them, he continued—

“Water, indeed! no, no, my lord; that isn’t the way we citizens show our hospitality. Here’s to your lordship’s very good health. Proud it has been in my power to have the honour of putting your lordship under an obligation.”

His lordship, with a stare of astonishment, looked the speaker full in the face.

“Obligation!—Commission—and so forth!” muttered he. “Mr. Hitchflat, I believe you are satisfied with the deeds I have given as security.—Obligation!”

“Perfectly, perfectly, my dear fellow,” said the attorney. “And Mr. Quiddy, as we have settled this affair pleasantly, come and dine with me this afternoon.” And he whispered in his ear, “You shall see that few of these nobs do that sort of thing better than Iscariot Hitchflat.”



"With all the pleasure in life," replied Quiddy.

"And, Fitz, you'll join us to meet Mr. Quiddy, eh?"

"No," replied he.

"No !" exclaimed Hitchflat; "why, I know you have no other engagement."

"None in the world," coolly replied his lordship.

"Then what's the reason ? your business is arranged, and—"

"*That's* the reason. Come.—Good morning, Mr. Quizzy." And as his lordship proceeded towards the door, he thought to himself, "These fellows make no distinction between *before* and *after*."

Quiddy took his hat in his hand, and, with many an obsequious bow, followed Lord Fitznoodle into the street.

The latter and his companion having remounted the phaeton, Quiddy said,



“My lord—begging your noble lordship’s pardon—I’m in a great hurry to get to the west-end; and if your lordship would condescend to give me a lift—”

“West-end !” said his lordship, looking at him from head to foot, and laughing; “I can give you a cast as far as Temple Bar—the *city* side—but I can’t drive you *through*. Get up behind with Ruggles.”

The unconscious Quiddy thanked his lordship for his extreme politeness, and scrambled up into the seat next to the servant. On the way, he overtook and met several persons of his acquaintance. All these, staring at his elevation, were honoured by him with a stiff nod—a nod of insolent condescension. Arrived at Temple Bar his lordship pulled up and Quiddy alighted. He had no sooner touched the ground than the carriage drove off; and Quiddy, waiting till it was out of sight, walked—no—strutted back to Mark-lane.



“Can’t stand your fixing your low-life *friends* upon me, at *any* rate,” said Lord Fitznoodle to the vulgar, upstart, but indispensable, attorney.



## CHAPTER VII.

Approaching our Journey's End we put on our Seven-league Boots—Our Hero slightly damaged, is treated with *great Care*—Again he passes an Evening in Surrey-street — “When Greek meets Greek then comes the Tug of War”—Quiddeian Charity—The Visit terminates pleasantly to the Parties concerned.

“GONE !” exclaimed Quiddy.

Now this is a specimen of the manner in which we intend to proceed from this point of our history to its termination. Passing



over minute circumstances, unless they be such as may assist us in our main object, which is the illustration of the character of our hero: following no longer, link by link, the chain of events, we shall relate the more prominent only ; still, however, with due regard to their intelligible connexion. We shall occasionally indulge in a long stride. Thus, a dash may supply the place of the less important parts of a long conversation, and a row of asterisks be made to represent the lapse of three weeks, or three months, or haply as many, or more, years. How to designate this style of narrative we do not exactly know ; but, for want of a better term, we will call it the Seven-league-boots style.

“Gone !” exclaimed Quiddy.

“ Yes, sir,” replied Mrs. Fleccer ; “ she has



been gone these four days. To tell you the truth, Mr. Q., we wondered at your not calling, considering the note we sent you in return for your beautiful attention. Indeed we thought it very odd."

We need scarcely say that the "we" in each instance, ought to have been "I."

"I have been uncommon ill for a whole week, my dear, good lady," said Quiddy, with a very rueful countenance; "and never once out of the house till this evening."

Poor dear ! and what had ailed him ? As we doubt whether he would truly tell you, we will.

He went, according to invitation, to dine with the worthy Hitchflat. There he had the honour of meeting three or four sprigs of fashion, all "clients," or, properly speaking, *victims* of his respectable entertainer. To them Quiddy was "capital fun." They



made a "dead set" at him. They plied him copiously with wine ; got him up to make speeches, the burden of all which was his "sheer industry," his "few thousands or so," and his power, "though only a commoner, to buy many a lord out and out." Then he grew pathetic, began to whimper, and rose (holding fast by the table) to propose as a toast, "The health of the l—lovely and b'u'ful heiress, Mi-Miss S'neggurmunt."

When they had nearly "done him up," they filled and refilled his glass with brandy: till, at length, in a state of utter insensibility, he rolled under the table. At one in the morning (the host being fast asleep in his chair) the party broke up. The young sprigs first of all fastened to the collar of poor Phineas's coat a label : —

"This coat is the property of Mr. Funniest



Quiddy. The finder is requested to take it to his house in Mark-lane, where he will be handsomely rewarded for his trouble.

“N.B. To be carried with great care, *as the owner is inside.*”

They next tied him neck and heels with a bell-rope, which they cut down for the purpose; rolled him into a hackney-coach; rode with him to Mark-lane; and there, under a gateway, opposite his own door, they left him. Shortly after daybreak, the watchman of the neighbourhood, who was humanely provided with a box to sleep in throughout the night, awoke; and happening to find him (still in a state of insensibility) delivered him agreeably to the directions.

Had Quiddy received Mrs. Fleecer's note in due time, he would certainly have availed himself of Lord Fitznoodle's polite conveyance to the west-end, and paid his visit to



the ladies *then*—probably have endeavoured to prevail on his lordship *to set him down at their door!*—and thus have escaped his present disappointment. But as the note was not left at his house till after he had departed for Mr. Hitchflat's, the consequence was such as we have related.

In reply to Mrs. Fleecer's kind inquiry concerning the nature of his illness, he merely said that he had been invited the other day to meet his *friend*, Lord Fitznoodle, at a *gentleman's* house (concealing the fact that his lordship had declined the meeting) where, he believed, he had taken something that had not quite agreed with him. We should wonder if it had.

—— ——— “And so you really think, marm, she is gone for good and all?” continued Quiddy, with a sigh.

“That is *my* opinion,” replied Mrs. Flee-



cer. "I hope your tea is to your liking, sir?"

"Uncommon good," replied Quiddy. "But, suppose she should not like the place, or the person she is gone to live with?"

"Little chance of that," said Mrs. Fleecer. "Never *was* a creature so easily satisfied. But then, such a sweet temper! I do believe," added she, with a laugh, "I do believe she would be happy with *Old Nick himself*, after a few days' acquaintance."

This additional observation was kindly intended to inspire *Quiddy himself* with hope.

"She is a charming 'oman," said Quiddy. "And yet I should have thought a London life would have suited her best."

"Oh, dear, no: she loves quiet and retirement—she is of such a domestic turn! And such a manager! Why, when poor Tom——



Ugh ! ugh ! ugh !—this nasty cough of mine !—Why, she had the entire management of her late uncle's house, and I'm sure she saved him hundreds upon hundreds by her care and economy. Ah ! she's a perfect *numparelle* !”

“But, I suppose, my dear Mrs. F., she'll come to town sometimes ?”

“Once or twice a-year, perhaps,” replied she (drinking her tea, and, at the same time, looking at him from the corner of her eye); “when she comes to receive her *dividums*.”

As she uttered the last word—“That look of his is enough for *me*,” thought she.

—— ——— “I *assure* you it's my deal, Mr. Q., Don't you remember you turned the Queen of Hearts last time ?”



“So I did—beg pardon——I don’t know what I’m thinking about.”

“I *do*,” thought the lady.

“If you don’t like cards, Mr Quiddy, pray don’t play,” said she.

“Like a game of cribbage, in this quiet way, of all things,” said he.

“Are you fond of singing,” inquired she.

“Fond of it, my good lady? dote on it, marm.”

“Well then, sir, there will be a beautiful concert on Monday evening, and if you have no other engagement, I can let you have a ticket.”

“Monday? no engagement in life,” replied he; “and shall be uncommon thankful to you for it.”

“It will be at the great rooms at Islington,” continued she, “and under the patron-



age of Lord and Lady Upperpark—not that they will be there; but they have taken a dozen tickets, and allowed their names to be put up to give a fashion to the thing. It is for the benefit of Miss Hopsley, a *figurante* at Drury Lane, who has had the misfortune to break her leg. She has but eighteen shillings a-week, and out of that (besides paying for ribbons, silk-stockings, and dancing-shoes) she has herself, her two children, and her infirm old mother to support, poor girl !”

“Oh—a benefit ! Ay—Monday ? Let me see—you said Monday ? Dear me, now I recollect myself I have a most particular engagement on Monday.”

“Well, never mind that, Mr. Quiddy ; you will not be obliged to go : the price of the ticket is only three-and-sixpence, and you will be doing a charity.”

“Excuse me, marm ; but I never encourage



vice; and from what you say about *Miss Hopsley* and her *children*—”

“No more do I encourage vice,” interposed the really kind-hearted Fleecer; “but Charity ought not to look so *close* at things; and when a poor girl is crippled and starving, *that* isn’t exactly the time to—”

“As to charity, my dear good Mrs. F.” interposed Quiddy, in his turn, “I solemnly assure you, my charity, *as it is*, is unknown.”

Mrs. Fleecer required no very solemn assurance of a fact which she was well inclined to believe.

“To be sure,” continued he, “I never give to poor people in the streets, for that encourages idleness. No; the good *I* do I do private, *and keep it all to myself*.” [This was strictly true.] “No, marm, there is no ostentation about me; you never see *my* name paraded in the lists of public charities.”



"I must do you the justice to say I never did, sir," replied Mrs. Fleecer.

Quiddy bowed in return for the compliment.

—— ——— "That's my trick, Mr. Q., I played the ace. But I'm afraid you are thinking of any thing but the game."

"Why, as I said a few minutes ago, she does run in my head uncommon, and that's the truth of it. Ho ! ho ! ho !"

"Ah, Mr. Quiddy, I'm afraid you're a gay deceiver," said the lady, smiling and shaking her head.

"Not I, marm, not I; I'm a straightforward man; no trick or deceit about P. Q. But, sorry to say there's an uncommon number of fortune-hunters about town. Miss S., with such a fortune as hers, ought to be very cautious. However"—(and he fixed his eyes scrutinizingly upon Mrs. Fleecer's)—"however, *in course*, her uncle



took care to leave her fortune *well secured for her in the hands of steady trustees.*"

"Her uncle had too much confidence in her prudence to do that, sir." And emphatically she added, "*No: every shilling of her property is entirely at her own disposal.*—But, Lord bless me!—Oh dear! what a careless tongue I have! If Miss St. Egremont ever should know that I have been so indiscreet as to speak so freely about her affairs!—But, I'm sure, Mr. Quiddy, I may trust to your honour never to betray me."

"Close as wax, marm, close as wax." And, rubbing his hands together, he exclaimed, "Come, marm, I don't care if I do take that benefit-ticket, after all. It is but three-and-sixpence, and it may do the poor devil of a girl good."

— — — "Well, once more, good



night, Mrs F. Now, remember your promise, to send my *kindest* remembrances to the charming Miss S. And as I said before, you may tell her, if you like, that I'm ready and willing to—"

"Come, don't make a fool of yourself, Q." [It had already come to that!] said Fleecer, laughing, and gently putting him out at the street-door. "It is getting on for twelve o'clock, and here have you been gossiping ever since six !"

"Well, good night, marm."

"Good night. Shall always be happy to see you when you have a mind to drop in in this quiet way."

Quiddy had (as he thought) *entrapped* Mrs. Fleecer into the betrayal of a point of information, which he had been most anxious to obtain: Mrs. Fleecer had enjoyed an opportunity of sounding, to their lowest depths, the heart of Quiddy, his motives, his cha-



racter, and his mind; and both parties resolved to avail themselves (as best might serve their own purposes) of the advantages they had severally obtained.



## CHAPTER VIII.

A rural Retreat, a pleasant Companion, Board and Lodging, all for Forty Pounds a-year—*Extras not included.*

\* \* \* \* \*

*Miss St. Egremont to Mrs. Fleecer.*

“Starveleigh Cottage,

“Near Pesterton—Tuesday, 16th—

“Dear Friend,

“You complain that in neither of the three letters I have sent you since I have been here have I said one word about how I like my new residence. The truth is, I



was unwilling to do so till I had given it a fair trial, which I have now done, having been here a month this very day. You were in the right about it, Fleecer; and could I but have imagined——But, before I say more upon that subject, let me assure you that I did not write either of my two last in anger, as you seem to think. All I meant to say was, that though your intentions, so far as they regard me, are good (and of that I am satisfied), yet your conduct towards that hateful man is not strictly honourable. True, as you say, you never told him more than that I was *down* in poor Slymore's will for ten thousand pounds; and (in reply to a question of his) that my property is entirely at my own disposal, which, to quote your own words, 'is true, positive;'—(Oh! what a light that insidious question throws upon the man's motives!)—and so it is, inasmuch as I may withdraw it from



Scott's hands at a moment's notice; but you must confess that you are drawing him into deceiving himself, which is little, if any, better than a direct act of deception on your part towards him.

“ ‘ Again sends his kindest remembrances,’ indeed ! I wonder at his—I was about to say insolence, but *meanness* is the word. After my coldly returning his present to him, and such a note too, as I sent with it ! By the by, you have never told me what he said about it, for something he must have said. If any thing could increase my dislike of him, it would be this groveling conduct of his. But no matter, since I desire to hear no more about him. As for your many excellent schemes and contrivances, they are just so many excellent schemes and contrivances thrown away. And pray, now, attend to this—The horrid person may visit you seven times a-week in-



stead of twice or thrice (as you say he does) for any thing I care, so long as I have not the misfortune to be of the party; but if after this warning you advance one step in your present proceedings as concerning me, I shall have done with you *for ever*. I say this not angrily, but seriously—*most seriously*.

“ And now to Starveleigh Cottage, *near* Pesterton, and Mrs. Niobe Woefield.

“ *Near !—Cottage !* Didn't you fancy (I did) a pretty, little, isolated cottage-like building at a reasonable distance away from the town? Well, then : the turnpike-gate on the London-road stands at the *very entrance* of the petty, paltry, gossipping town of Pesterton; and *close* to the turnpike-gate, on the London side, stands a tall, narrow, red-bricked, three-storied, one-windowed *house* (the last of a *row*) with a poplar-tree, which rears its dismal head above the chim-



ney-top, in front of the windows which it serves to darken. On the green door of this charming dwelling, is painted in white letters, STARVELEIGH COTTAGE.

“ Oh, imagine my horror when the coach stopped at this *cottage*—(involuntarily did I think of the pretty place I had left in Lissongrove !)—when I found the wheels were *near* Pesterton, and the horses’ heads, through the turnpike-gate, absolutely in the town itself !

“ The door of the cottage opened to receive me ; and there stood a very tall, very thin, very lady-like, very much rouged, and very much black-ringletted woman of about five-and-forty. She was in deep mourning (not weeds); in one hand she held a white cambric handkerchief, and in the other [a long black ribbon, at the end of which was a very fat, white, waddling poodle dog. Talk of rouge ! *you* are pretty well for that,



my dear Fleecer; but compared with Mrs. Woefield—a pale rose to a poppy !

“ No sooner had I entered the dismal little parlour than she threw her arms round my neck (all cloaked and bonnetted as I was) kissed me with rapture, deluged me with a flood of tears, and exclaimed,

“ ‘ Oh, sweet friend ! this is delight, this is joy ! Alas ! this is the first truly happy moment I have enjoyed these nine years, since the fatal and unerring shaft of death bereft me of a, ah ! never too dearly beloved husband, the only joy and comfort of my, alas ! now solitary life !’

“ Somehow these words seemed familiar to me; and afterwards upon referring to her letter, there, sure enough, they were to a tittle ! And a dull scholar must I have been if I had not soon got them by heart, for they are the set preface to almost every thing she says.



“ ‘ Come,’ said she, sighing deeply, ‘ take off your things and sit down, and then I’ll tell you my melancholy story.’

“ Fatigued with my journey, instead of replying to this I said I should like some tea. She said she had taken *her* tea an hour ago, but that if I chose to have some made *on purpose*, I might, certainly. [Mark that, Fleecer.] Well; I desired to have tea, and said that as I had taken nothing but a sandwich on the road, I should be glad to have something to eat with it. Being told there was nothing in the house but bread, for that she herself never took butter, I said I would have some bread and butter and a couple of eggs.

“ ‘ Do you always take butter, sweet friend ?’ inquired she, drawing a deep sigh, as she does at every third word she speaks.

“ ‘ Yes, ma’am,’ replied I.



“ ‘ Then, Nelly,’ said she to the poor half-starved looking servant-maid, ‘ you had better get a pat of butter for Mrs. Slymore, and two eggs ; and at the same time go to Reams, the stationer, for a receipt-stamp for ten pounds. And, Nelly, as I am nearly out of tea, you may as well bring in an ounce.’

“ A cold shiver came over me, and I thought of the *poetry* wickedly attributed to poor Sir Cecil Wray:—

“ We buys our coals by th’ peck that we  
May have them fresh and fresh, d’ye see !\*”

“ I ] went to look at my bedroom—small,

\* Miss St. S. quotes the *Probationary Odes*. To the same unlucky quizzee (Sir C. W.), was also attributed the following couplet, upon his presenting to a lady a pair of shoes which had belonged to the Duchess of York, remarkable for the smallness of her foot :—

“ Your humble servant and the muses,  
Presents you with a pair of *shoeses*.”



inconvenient, ill-furnished: but, as a compensation for all this, it commands a charming view of the poplar which grows almost close up to the window. Mrs. Woelfield then made tea for me, throwing the remains of dust in the caddy into the tea-pot, and adding thereunto a small spoonful from the fresh *stock*. Having done this she left the room, but presently returned and placed before me a receipt for ten pounds; reminding me of the 'agreement' that the first quarter should be paid in advance. I thought this rather quick work, but said nothing, and gave her the money.

"'Our little bill for extras, sweet friend,' said she (as usual with a sigh) 'we will settle weekly.'

"She appeared to wait impatiently till I had finished my tea, when she drew her chair close to mine, and bursting into tears, began,



in a voice drest in deep mourning, if I may so express it—

“‘And now, sweet and sympathizing friend, I will tell you my melancholy story. —I was born of parents whose hearts were bound in one, and who doted on me with an affection, ah ! never to be exceeded. No wonder is it, then, that my heart, alas ! was early formed to’...[I give you merely the prominent points.] ‘Scarcely had I attained my sixteenth year when, oh !...The moon threw her pale light into my solitary chamber when, ah !...‘Niobe !’ cried he; ‘Augustus !’ exclaimed I ; ‘for, yes, my—’

“She stopped and inquired, ‘Pray what’s your name, Mrs. Slymore ?’

“‘Honoriam, ma’am,’ replied I ; and she went back to

“‘Niobe !’ cried he ; ‘Augustus !’ exclaimed I ; for yes, my Honoriam, ’twas Woe-



field's manly and symmetrical form . . . arrived at Gretna's wished-for Green . . . roseate bonds of Hymen . . . parent's slow forgiveness . . . mother's blessing . . . Death, alas ! with his fatal and unerring shaft laid both, ah me ! both parents in the cold and silent grave . . . marriage, oh ! too happy, too happy, ah !—But 'tis now nine years since the fatal and unerring shaft of death bereft me of a ah ! never too dearly beloved husband, &c. &c.

“ And this for nearly two hours, Fleecer, with oh's, ah's, and alas's innumerable ! The woman absolutely talks Minerva-library novels ; and seldom does she utter ten words upon the commonest subject but oh ! ah ! or alas ! is tacked to them. As for crying, she's at it twenty times a day ! Where her tears come from I know not. Well ; having finished *hers*, she said—



“ ‘And now, my Honoria, tell me *your* story.’

“ ‘Ma’am,’ said I, ‘I have no story to tell.’

“ ‘What ! and has not the fatal and unerring shaft of Death bereft you, like me, of a ah ! never too dearly beloved,’ &c.

“ ‘It is a subject I never talk about,’ said I.

“ ‘Are you not like me, then, wont to indulge in a sweet and soothing melancholy?’

“ ‘No, ma’am,’ replied I; ‘moreover, I resolutely keep *my* sorrows to myself.’

“ ‘Heavens !’ exclaimed she, ‘you astonish, you disappoint me. Are we not, then, to sympathize with each other’s unceasing grief?’

“ At this point I, too, burst into tears, but it was from positive weariness, vexation, and impatience. Mistaking the cause, she threw her arms round my neck and wept.

“ ‘’Tis well, ’tis well,’ cried she; ‘thus let



us mingle our tears—thus pour our sorrows into each other's sympathetic bosom. O my Honoria ! soon will you find the joy, the delight, the comfort of grief. This, alas ! is the happiest moment I have known since the fatal and unerring '—and so forth.

“Presently she asked me if I was fond of poetry. My answer being, unfortunately for me, in the affirmative, she took from the drawer a large writing-book nearly filled with *poetry* of her own composition, (to which she is continually adding,) and the general title of which is, ‘Tears of the Heart’—oh ! ah ! alas ! such stuff ! This she not only asked me to read but, worse, to give her my opinion of it ; not only my opinion but, worse, my *candid* opinion—and I am alive to tell it ! In bed I suffered nightmare : funeral processions interminable passed across my chest. Then the whole tremendous weight was compressed, *aggra-*



*vated*, into the unendurable load of one *very* small volume of ‘Poems, *edited* by the Author of Twaddlededee.’—*This* awoke me. Next morning at breakfast—But I find my sheet is nearly full, so I will write again to-morrow.

“Yours, dear Fleecer,

“Very faithfully,

“HONORIA ST. E.

“P.S.—Remember my warning concerning your charming *new* and intimate acquaintance.

“2nd P.S.—I re-open this to beg you will send me down three yards of fine book-muslin for embroidering,—*by coach*, if you can’t find a cheaper mode of sending it. I can’t get such a thing, though there is one *whole* haberdasher’s-shop in the *town*, as the people here call their Pesterton. And such a town! You know Stroud, near Roches-



ter? Well, it is quite as ugly as that, and almost as dull as Worthing."

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*The Same to the Same.*

"Wednesday, 17th——

"Dear F.

"I left off in mine of yesterday at the first morning's breakfast. I'll give you that as a sample.

In the parlour sat Mrs. W., sighing, and writing *poetry*, with the fat poodle in her lap. The moment I entered she rose, threw her arms round my neck, began to cry, and welcomed me as her 'sister in affliction.' Lively, eh? We then sat down to breakfast—and such a breakfast! Stale bread, water discoloured by a few grains of tea, coarse brown sugar, and a very small quantity of well-watered milk. Thought it as well to come to an understanding at once, so



told her that I always took my tea strong, was unused to brown sugar, desired to have some butter, an egg every morning, and added that I took *milk*. Hereupon the poor servant-girl was sent to get an egg, some butter, some loaf-sugar, and another halfpenny-worth of milk *for Mrs. Slymore*. She then requested that I would make the tea as much stronger as I chose, so in I put two additional spoonfuls. Noticing this, she said,

“‘I shall know what to do in future, sweet friend—*two* extra. Ah, me ! Such is the delicate state of my nerves, owing, alas ! to my unceasing grief, that strong tea would bring me to the grave, which I, like yourself, yearn after ; for, oh ! my afflicted sister in widowhood, none but women in our unfortunate situation can fully comprehend our feelings ! Alas ! how shocking is the—’

“‘Mrs. Woefield,’ said I, interrupting her, ‘pray don’t talk in that manner ; you make



me miserable. As to yearning after the grave, you are quite mistaken if you think I indulge in any such melancholy desires; and I am astonished that you, after the lapse of nine years, should—'

" 'Ah ! my story, then, has made an impression on your feeling heart ! You are truly the sympathizing companion I have so long, so vainly sought for. Yes, my Honoria, it is nine years since the fatal and unerring shaft—But here is Nelly with the loaf-sugar and butter. Ah, me ! those and all such luxuries I have denied myself ever since the fatal and un—Alas, Nelly, put down exactly what you have laid out, and bring me the account after breakfast !'

" The *luxuries*, however, being on table, Mrs. Woelfield made no scruple in partaking of them. Breakfast no sooner ended than she opened what she called her poetry-book, in which I had found her writing. She had



been composing (she told me) some verses on her meeting, *at last*, with a sympathizing companion (meaning me), and these she ‘flattered herself,’ were the ‘sweetest’ she had ever written; but she would wait for my ‘candid opinion!’ There were about forty lines; and such lines! of all sorts and sizes, like a paper of mixed pins, (only that they were without *point*, as poor Tom would have said,) long and short, corkings and minikins, jumbled altogether! Holding her pocket-handkerchief in one hand, and one of my hands in the other, she recited them in a hollow, sepulchral voice—how many times would you think? Only four! I send you a few *pins* as a sample.

‘The fatal shaft that laid my lamented low,  
And left me, ah! alas! an inconsolable widow,  
Thee also, my afflicted Honoria, of thine bereft,  
For us, therefore, there is only one consolation left,



And that is the charm of sympathy,  
From morn till night exchanging sigh for sigh . . .  
What joy, what pleasure, oh!  
For our sad hearts is left, but unceasing woe ?  
A joy which vulgar minds can never know . . . . .  
Since, then, I've lost my Woefield, thou thy Slymore,  
Our tears let's never dry more.'

"I praised the *poetry*, (Apollo forgive me!) but at once resolved, in my own mind, not to enter into the lively compact proposed. But to finish this, which I call the sample-day. By and by, Mrs. W. asked me if I took lunch ?—*She never did*. Replied, Nothing but a crust of bread or a biscuit.—Supper ?—*She never did*. Replied, Occasionally.—What I drank at dinner ?—*She took nothing but water*. Replied, Your table-beer, if good; if not, a glass of ale or porter: a glass of sherry or two afterwards.



“ ‘Wine,’ said she, with a deep sigh, ‘as I wrote to you, sweet friend, wine, washing, *et cætera*, are *extras*. But though table-beer, is a thing I have denied myself ever since the fatal and unerring. . . .yet *certainly you* are at liberty to have any thing you choose. I live simply, my Honoria, very simply; little is sufficient for my widowed wants; and our melancholy situations being similar, so am I certain are our habits.’

“ There was something in all this that sounded *odd*; however, not quite understanding it, I made no reply. In the course of the morning I desired to have a crust of bread.

“ ‘Bring lunch *for Mrs. Slymore*,’ was Mrs. W.’s order to the maid.

“ Dinner—Two small mutton-chops and a quantity of potatoes were placed on table. I was served with one, Mrs. W. took the



other, helping herself abundantly to potatoes. Presently, said I,—‘Is there any thing to follow the chop, ma’am?’

“‘No, sweet friend, but you see there are plenty of potatoes. As I told you, I live simply, and—’

“‘So do I, ma’am; but I beg you will understand that I don’t live on potatoes.’

“‘Then, Nelly, dress the other chop; what remains of it can be put by for to-morrow.’

“A large, coarse, untempting chop was brought, and of this I took a portion. Sure enough, the servant was desired to lock up the remains in the safe, together with ‘the potatoes,’ and bring her mistress the key.

“(The poor devil, observe, is on board, or, rather, *starvation* wages.)

“‘Do you take cheese, my Honoria?—*I never do!*’



“ ‘ Not always, but I will to-day.’

“ ‘ Then, Nelly, go and get some cheese *for Mrs. Slymore,*’ said Madam Jeremiah, with her customary sigh.

“ ‘ And,’ said I, ‘ be so good as to bring a bottle of sherry for me—the best you can get. If I approve of it, I will order in a dozen. *I am unused to a chandler-shop style of dealing.*’

“ These last words I uttered pointedly, for I felt a little disgusted at what was going on.

“ Mrs. Woefield took cheese, and a couple of glasses of wine which I offered her—the latter without the smallest reluctance, although it was a luxury from which she had abstained ever since the unerring-shaft affair. In the evening, the poetry-book, tea, tears, the story —— ! At half-past nine *my* supper (a crust of bread !), and to bed. And so ended the sample-day !

“ Next day, being in want of some small



articles of perfumery, I inquired where I should find *a* perfumer. Was directed to the only perfumer's-shop in the town, which turned out to be a *barber's* shop. Having succeeded in *not* getting a single thing I wanted, I was going away, when the barber said—

“ ‘So, ma'am, you are the new lady that has come to lodge with Fatal Shaft ?’

“ ‘Lodge with what !’ exclaimed I.

“ ‘Oh, ma'am,’ said he, ‘that’s the name Mrs. Woelfield goes by in Pesterton.’

“ And he rattled on :—

“ ‘I wish you joy of it, ma'am. If she doesn't *cry* you out of the house the first week, she'll *starve* you out the second; if you stand it a month, you'll be fit to be made a show of as a wonder. I never yet knew a lady that could. You are the fifth lodger she has trapped within these fourteen months; and the last, though she came as



plump as a partridge and as lively as a cricket, went away, before the end of three weeks, as thin as a weasel, and as melancholy as a mourning-coach—in short, our doctor here said it was a case of confirmed hydrophobia (or something of that sort), and that she'd never recover her spirits again. As to grief for the loss of her husband (a good enough sort of exciseman), why, ma'am, poor Joy-and-Comfort (as she now calls him) and she lived like cat and dog, and she wears black only to save washing. There's no grief in the case; she began learning herself to cry when she was at boarding-school, because she read in some book or other that it was interesting; she can cry just when she likes; indeed, she can't leave it off, for our doctor, here, says that, from long habit, it has become a natural *infirmity*. Why, it gives one a fit of the dismals to look at her. And I'll tell you a curious little anecdote, ma'am.



Last fair-time two men were grinning against each other through horse-collars for half-a-crown. Well; the man to the right was as near winning as could be, when he happened to look at Fatal Shaft, who was in the crowd, and, as true as I'm standing here, if he didn't lose the wager! As for stinginess—! the only person in all Pesterton she's a good customer to is the potato-man; when she's without a lodger, she doesn't buy half-a-pound of meat in a week; and seldom gets a good dinner except when she's invited out; and *then*, they *do* say, she eats voracious! You've paid the first quarter in advance? That, of course; that's her plan; all she cares about is to secure that, and the sooner you go the better she'll like it, for she'll then bait her trap for another 'sympathizing companion.' Lord, ma'am, we know her advertisement by heart, for it's in the *Times* generally six



times a year. As for her *extras*—oh!—  
(And here he turned up his eyes.)—‘But you’ve no redress; I can tell you *that* for your comfort. Then, as to—Beg pardon, ma’am.—Shave you directly, sir. Sorry I happen to be out of those little articles, ma’am. Good morning, ma’am.’

“ My eyes were opened. But I’ll come at once to the end of the first week, when I received the lady’s ‘*little bill for extras!*’ Would you believe it! 10s. 2d.!—in the proportion of about two-thirds in addition to the payment agreed for, to say nothing of my own little stock of wine for which I had already paid the merchant! The first charge was ‘extra tea, first night, 8d.’ This she explained by saying that as she had taken tea when I arrived, *extra* tea was made for me. Then, every thing *she didn’t usually take herself*, was an extra—there was extra bread



for *lunch* and *supper*; butter extra; cheese, *white* sugar, eggs, milk, tea. But what did she mean by a charge for milk and tea? Why, she always put in two additional spoonfuls of tea for me, and took in an additional quantity of milk! I battled the point, but to no purpose: she ended by bursting into tears, and saying,

“ ‘ Well, sweet friend, if you are dissatisfied, you are perfectly at liberty to go away.’

“ This I resolved not to do. Thanks to my friend, the *perfumer*, I am enlightened as to her practice; so here will I remain till the very last hour of the time I have paid for in advance. That day, at dinner, however (shabby as I felt myself for it), I did not give her her couple of glasses of wine as I had hitherto done; nor have I done so since. Neither have I allowed her to par-



take of any of the *extras* that have been provided *for Mrs. Slymore*. I have my revenge in another way also; I resolutely refuse to sympathize with her *sorrows*, read her *poetry*, or listen to her *story*.

“Yours sincerely,

“H. ST. E.”

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*Extract from the Same to the Same.*

“Starveleigh Cottage,

“Wednesday, 24th—

“You are right in what you say in yours of yesterday, which I have just received; and (between ourselves) who should understand the matter better than you?—‘*That Mrs. Woelfield is too bad, for one ought to be a little reasonable even in cheating one’s lodgers.*’ But, no, Fleecer; all you can say is in vain: here will I stay till the very last



day of my term, *to spite her*. She shall get as little as possible by me—I will not give up one single day to her. Meanwhile, my own situation is not the most comfortable. We scarcely speak to each other, and I am, for the greater part of my time, in my own room. But I am resolved to carry it on to the end . . . . I am glad you have let your drawing-rooms, and to a Member of Parliament, too! It was very kind of him to send me down the muslin under a Government frank. How I stared when I received a packet marked *On His Majesty's service!* I couldn't imagine what it could be. And what a bow the postman made when he delivered it to me! Perhaps your M.P. would oblige me by forwarding the large chest of books (the *black* one) in the same way . . . . So I see by the newspaper, poor Slymore's friend, R——, the distiller, has been fined six thousand pounds for defrauding the re-



venue. I am not sorry for it: I have no patience with such practices! . . . . I send this under cover to your lodger. I have no patience at paying postage, if one can avoid it. . . . Mr. Quiddy always talking to you about his *friend* Lord Noodleton—what care I? . . .”

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*Extract from the Same to the Same.*

“Thank Heaven! my wretched three months will expire on Monday. I have booked a place in the coach, so you may expect to see me on the evening of that day. . . . . The kindest of letters from Mr. Scott! Sent me my first quarter’s interest on the very day it was due, even without my applying for it! What say you now, my dear friend? *He strongly recommends my giving this place a trial for three months longer*: but, no. Accustomed to pleasant



society, as I have been, I never knew, till now, how impossible it is for me to live without it. . . . Your eternal Mr. Quiddy, gone to Margate for a month, is he? Interesting information for *me*, truly!"

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## CHAPTER IX.

Our Hero, encouraged by a Friend at Court, persists in being desperately in Love—A mysterious Announcement—"Though a Lodginghouse-keeper she has a Heart:" *Quotation from a Sentimental Comedy*—A calamitous Event "*honestly and candidly*" recorded.

"COME back?" exclaimed Quiddy; "I'm uncommon happy. And pray, my dear, good lady, when did Miss St. Egremont return?"

"She has been in town nearly a month," replied Mrs. Fleecer. "She returned about a week after you went to Margate."



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"I *will not* come down," said Miss St. Egremont to Mrs. Fleecer. "You may entertain your visiter yourself."

"But he is so *very* anxious to see you," said Fleecer, "and he'll think your refusal so *very* odd."

"What care I either for his thoughts or his anxieties?" said Honoria.

"Then what shall I say to him, Norey?"

"You may tell him the truth: I will not see him either now or at any future time."

"That girl is a perfect *non compos*--when he's ready, as he says, to pop the question at once!" muttered Mrs. Fleecer, as she descended the stairs.

"Miss S. sends her very best compliments," said Mrs. Fleecer to Quiddy: "she hopes you'll pardon her for not coming down this evening, as she has a dreadful headach."

"I am uncommon sorry," said Quiddy; and



he *was* uncommon sorry—at losing this opportunity of pressing his suit with a lady whose property was “not secured for her in the hands of trustees,” but “every shilling of which was entirely at her own disposal.”

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“I know my sex, generally, Q.,” continued Mrs. Fleecer; “no woman is in a hurry to give up her independence; and I know *her* as well as I know myself. If ever she should marry she’ll marry the man of her heart, though he hadn’t enough to buy the wedding-ring with.”

This, like the half-hour’s conversation that had preceded it, passed in whispers.

“And there’s the danger,” said Quiddy: “she may be snapped up by some adventurer who thinks of nothing but her fortune, and who might squander it away in a twelve-month. But *I*, my good lady, with my wealth, and all made by sheer industry—”



“ Ah ! there ! ” said Fleecer ; “ knowing her proud spirit as I do, I fear your wealth is more against you than any thing else could be. If, on the contrary, you were not so monstrous rich, and she liked you—But, as I’ve often told you, all this is idle talk, considering that, *as yet*, she is scarcely acquainted with you.”

“ Scarcely acquainted with me, ma’am ! Lord bless you ! P. Q. is easily known. There’s no guile, no deceit about *me*. You may see into my ’art at once.”

And, leaving the important noun unsupplied with its dropt aspirate, this was particularly true.

“ *I* saw into it from the first,” said Mrs. Fleecer.

“ Oh ! ma’am, you flatter.”

“ But that’s Miss St. Egremont’s bell, so I must leave you. However, come again soon



—‘Faint heart never won fair lady;’ and, remember—you have a friend at court. There’s the bell again, so good evening, Q., good evening.”

“Good evening, my dear good lady,” said Quiddy; “*nil desperado*.”

\* \* \* \* \*

“What’s the matter with you?” said Honoria to Mrs. Fleecer.

Let our promised seven-league-boots style of narrative still be borne in mind. Between our hero’s “*nil desperado*” and the present question intervened nearly two months: these we have passed over at a stride. We *might* have related all that had occurred at the several visits which Quiddy had made in Surrey-street; recorded all his expressions of sorrow and regret at Miss St. Egremont’s absence upon every such occasion; and re-



ported Fleecer's various and ingenious excuses and subterfuges to account for it. The young lady had still resolutely refused to see him ; the elder one had nearly come to her wit's end for pretexts to keep him on ; and this task had been daily increasing in difficulty, inasmuch as Quiddy, wearied by disappointment upon disappointment, had begun to think of treating the pursuit of the great heiress as one would treat an impracticable riddle—that is to say, by “giving it up.” We might also have stated at full length all the little schemes and plans imagined by Honoria for living upon her small income like a lady ; all her friend's arguments to prove that they were every one unfeasible ; and how many times a-day the latter had repeated that the only mode in the universal world, by which her laudable desire of living like a lady could be



accomplished, was, by her becoming Mrs. Quiddy, which she might be on any day of the week, if (as Mrs. Fleecer eloquently expressed it), "if, Norey, you were not as obstinate as the parish pump in a hard frost." Instead of all that, we, for reasons of our own, jump to the question which was put by Honoria to her friend as they were sitting at breakfast one morning, nearly three months after the return of the former from Starveleigh Cottage.

"There *is* something the matter with you, I'm sure," said Honoria: "you have been crying—why, you are crying now."

"Nothing, dear, indeed it's nothing," replied Fleecer. "I did not sleep very well, that's all."

"Then pray let me have no more of it, Fleecer. I had enough of that at Mrs. Woe-field's to last me my life. Consider—such a



rainy season as I lived through ! a set-in shower of tears for three months ! But what *can* be the reason the newspaper is not come this morning ?”

“ As I told you before, dear, I suppose the boy has forgot to bring it,” said Fleecer, pretending to sneeze, as an excuse for putting her handkerchief to her eyes.

“ Then send Betty for it,” said Honoria; “ I can’t bear to pass a day without seeing the newspaper.”

“ Yes—no—by-and-by,” stammered Mrs. Fleecer. “ And now, my dear Norey, do come down if Mr. Quiddy should come to tea with me this evening. I’ve particular reasons for it. You must—you shall—I won’t take a denial. You know I’m your friend; and believe me when I say there’s no time to be lost. He’ll marry you to-morrow if you will but say the word ; and then you will be settled, and a lady for life.”



This, and much more to the same purpose did she say, and with an earnestness that positively astonished the lady to whom it was addressed. At length, recovering herself, Honoria said,

“You have settled the point at last, Mrs. Fleecer. I had almost accustomed myself to your constant worry upon this foolish subject, and, lately, have done no more than laugh at it; but this serious outbreak of yours is really too much. At the end of this week I shall quit your house, and never will I enter it again. Remember — I warned you long ago that it would come to this.”

The look, tone, and manner of the speaker as she uttered these words, left no doubt upon the mind of the hearer that she was in earnest. And she was so. Miss St. Egremont quitted the room.

“Poor girl!—poor, unfortunate girl!”



said Mrs. Fleecer, the instant she was alone: "I *knew* it would be so—I *told* her so."

And while she spoke, she drew from her pocket the newspaper which, when Honoria joined her at breakfast, she had hastily, and unperceived by her, thrust into it. Again did she read the following *cautious* paragraph which appeared under the head of CITY INTELLIGENCE:—

"Just as business was over yesterday afternoon, it was whispered on 'Change that a certain highly-respectable house in the city had failed for a very large amount. As no names were *distinctly* mentioned, it would be imprudent, if not, indeed, highly improper, to say more *at present* than that the house thus mysteriously alluded to is that of Messrs. Wh-bble and Sc-tt, the eminent b-ll



br-k-rs in B-rch-n L-ne. The failure (of which we fear we may confidently state that there is not the slightest doubt) is generally attributed to the losses at play and on the turf, and to the boundless extravagance of the junior partner, Mr. H-rry Sc-tt."

It is but a just compliment to the penetration of Mrs. Fleecer to say, that, cautiously and mysteriously as the "certain highly-respectable house" was alluded to, she nevertheless, from amongst the numerous highly-respectable houses in the city, singled out the right one. She reflected for a while how it would be best for her to proceed in this unhappy affair, and presently resolved to go instantly to Mr. Scott's office and ascertain the truth or the falsehood of the report. To save poor Honoria, in the meanwhile, from the dreadful shock which the



paragraph, whether true or false, would occasion her, she kindly and considerately desired Betty to tell Miss St. Egremont, in reply to any inquiry she might make about the newspaper, that it had not been sent; and, moreover, should she be sent out to procure one, to return and say there was not one to be had.

“And now, Betty,” said she, “I am going out for an hour or two. Be careful and mind what I’ve told you, and I’ll give you a shilling: if you make the least mistake I’ll turn you away at a minute’s warning.”

The inducement, without the threat, was sufficient for Betty.

“I’ll not only say it but *swear* to it, mum,” said Betty, determined to earn the shilling honestly. “When I promise to tell a lie, mum, you may believe me.” And she



thought to herself, "Lor ! if mississ did but pay me a shilling apiece for 'em what a rich woman should I be by this time."

It was but too true ! The offices of Messrs. Whobble and Scott were closed, and on the outer door was pasted a notice that all letters and parcels for them were to be sent to, and all inquiries concerning them made at, Messrs. Docket and Writmore's, solicitors, Threadneedle-street. Thither did Mrs. Fleecer proceed.

And what were the answers to poor Fleecer's anxious inquiries? The firm would appear as bankrupts in the next gazette: their affairs would be in as bad a state as it was possible to conceive: the creditors would be fortunate should they recover sixpence, or, indeed, any thing in the pound: Mr. Whobble, who had latterly left the en-



tire management of the business to his junior partner, had been deceived and was ruined by him; and Mr. Harry Scott (as they had just discovered) had sailed for America a week ago, having left town on pretence of going to Brighton for a few days for the benefit of his health. Any further information which the lady might desire, Mr. Docket would be most "happy and delighted" to give her. As, however, the happiness and delight was likely to be all on Mr. Docket's side, the information she had already received she thought quite sufficient.

With the intention of asking the advice of Mr. Quidy she went to Mark-lane. She had actually reached his house, when she suddenly stopped.

"What a fool I am!" thought she. "This dreadful business has quite bewildered me. What was I going to do? No—I must



keep *him* in the dark about it, at all events. *He* must not know she is penniless."

With a heavy heart and streaming eyes she proceeded homewards.

"Well," thought she, "let it come to the worst she shall never want a home whilst I have one. But how shall I break this matter to her? Ah! if she had but taken my advice! But I told her how it would be—I told her so."

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"THEN I AM LEFT DESTITUTE IN THE WORLD!" said Honoria.

And so she was; "honestly and candidly" she was so.

Though with the utmost caution and tenderness Fleecer divulged to poor Honoria the heavy calamity which had befallen her, the blow was astounding. "Master Barnar-



dine, you must rise and be hanged” was an intimation unwelcomely received by the gentleman to whom it was addressed ; nor did he display any greater satisfaction at the summons when it was delivered in the more insinuating form of “ You must *be so good, sir*, to rise and be put to death.” The truth is that “ Master Barnardine, you must rise and be hanged” is an invitation which the most captivating coaxing, or the blindest persuasion, must fail to render agreeable ; and though Persiani herself should warble it to the party invited, embellishing it even with her sweetest and most artistical variations, still would the burden of the song be “ you must rise and be hang’d.” *That* is not to be surmounted. And so is it usually with the very best attempts to render any great calamity palatable.

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But to each and all of those topics of



comfort and consolation Honoria's only reply was, "But I am destitute, I am destitute!"

It may be thought that, as an obvious remedy for this cruel misfortune, Mrs. Fleecer suggested her sublime panacea, Mr. Phineas Quiddy: But no: whatever may have been passing in her mind she had too much tact to name him at such a moment. It may be thought also that she would vindicate her own sagacity by an occasisnal "Ah! if you had but followed my advice!" or, "I knew how it would end," or, "I told you how it would be." But, strange as it may appear, she did not mingle with her words of consolation one syllable of reproach. We do not attribute this forbearance on her part to exquisite delicacy of feeling or refinement of mind. Had her friend lost but *half* her fortune Mrs. Fleecer probably would not have relinquished the opportunity of enjoying her small triumph; but Honoria, whom she



really loved, was utterly ruined; and all considerations of self-gratification were merged in sorrow for her misfortune.



## CHAPTER X.

Kind Inquiries—The Effects produced on a Lady's firmest Resolutions by the Discovery that she has nothing *per annum* to live upon—Quiddy, with his usual Instinct of Self-protection, takes Lawyers' Opinions, and, satisfied with *them*—— !

DURING the six weeks that poor Honoria had been confined to her bed by the severe illness occasioned by the shock she had received, Quiddy called almost daily to inquire concerning the state of the fair sufferer.

“ —— —— —— and six weeks' illness would change any body,” said Quiddy.



"You would hardly know her again, Q.," continued Mrs. Fleecer. "Poor thing! so altered as she is she wouldn't like *you* to see her just now. But, thank Heaven, Doctor Twicknam—and as clever a man he is as any in the profession—not one of the physicking sort, but a doctor after my own heart, for he prescribes port-wine in preference to pills and powders—Doctor Twicknam says that a couple of glasses of port a day, and a month at Brighton, will make her as well, ay, and *as handsome* again as ever, Q."

"Handsome, Mrs. F.!" exclaimed he: "that's all one to me: handsome or ugly, my love for *her* won't be less one way or the other."

"That I *do* believe," said Mrs. Fleecer.

"Ah! she has had a narrow escape," said Quiddy. "And no accounting for



her illness, as you've often told me, eh, ma'am?"

"Not in the least," replied she. "In the morning she was as well as we are; and, at night, I wouldn't have insured her life for the value of a China orange."

"And if any thing *had* happened to her! Without a relation in the world, as you've said, what *would* have become of her fortune! Well, I suppose it would have been better for *somebody*, eh, my dear, good lady?"

To this supposition, which was accompanied with a knowing look, the other evasively replied,

"She has a great regard for me, certainly."

\* \* \* \*

Whobble and Scott—a first and final dividend of fourpence in the pound!



“Well,” said Honoria, throwing down a letter, “this completes it ! In my present condition twelve hundred fourpences would have been something to me ; but Docket and Writmore say that Mr. Whobble not having signed the bond, I have no claim upon the estate ; it is a private debt of Scott’s. Honestly and candidly,” added she, with a bitter laugh, “honestly and candidly, he has left me in a pleasing condition !”

“The villain !” exclaimed Mrs. Fleecer. “But never mind, my dear,” continued she ; “as I have told you from the first, here is a home for you as long as I live.”

“You are a kind-hearted creature,” replied Honoria, “but (I must repeat it) a life of dependance I will not lead.”

“Then what *will* you do ?” said Mrs. Fleecer ; “for you have not a shilling to live upon.”



Miss St. Egremont made no reply; for, much as she had thought upon the subject, she had not succeeded in devising an expedient for her self-support.

“ A life of dependance is wretched enough, and that’s the truth of it,” said Mrs. Fleecer; who, with the hope of working out her favourite project, artfully resolved to make Honoria thoroughly miserable by suggesting to her the worst and most repelling of the probable consequences of her destitute condition. So she continued:—

“ But you needn’t be *dependant* upon me, Norey, dear. To make it agreeable to your feelings, you shall do a little work for me. I don’t mean as a common servant: no; you shall just wait upon the *better* sort of lodgers, and take care of the house-linen and keep it in order for me. That will be like *earning* your living; so you will be under no obligation to me. I’ll not *pay* you



any thing; for, the vales, the half-crowns and shillings you'll get from the lodgers, will keep you in pocket-money—so for *that* you'll be under no obligation to me."

Miss St. Egremont felt as if pricked with red-hot needles; but she replied not. Mrs. Fleecer proceeded :—

" Or, if you were to take in needlework? To be sure, by working your fingers to the bone you couldn't earn more than eighteen-pence a-day—but that would be better than nothing, and something you *must* do to *earn your living*."

And to this Miss St. Egremont replied not.

" As to opening a school for little children (as you have talked of doing) that would be a *very* bad speculation; and what else to think of I'm sure I don't know.—Dear me! a thought strikes me: lady's-maid to a lady of quality—or upper nursery-maid in a *re-*



*spectable* family. It wouldn't be pleasant to you, after living like a lady yourself for so many years, that I admit; but there would be no disgrace in it, my dear Norey; and in your forlorn condition you must do *something* to *earn your living*."

And to *this* Miss St. Egremont, though she sighed deeply, replied not.

"As to marrying Mr. Quiddy," said Mrs. Fleecer, "(which you might do this very hour if you would,) that's a subject I'm resolved I'll never mention again; for, whenever I do, you fly out so! No—since you are so blind to your own interest—But I'll never name him again."

And to *THIS* Miss St. Egremont made no reply!

"*I've done it!*" thought Mrs. Fleecer.

This conversation occurred at noon. In the course of the evening of that same day—



“That’s Quiddy’s knock, dear,” said Mrs. Fleecer. “Go up to your own room, as you don’t like to see him. I’ll get rid of him as soon as I can, and will let you know when he’s gone.”

“Why,” said Honoria, “I don’t know, but, really—upon my word, I—as you say he has made so many inquiries about me, why, to thank him will be but an act of common civility.”

“Yes, I *have* done it,” thought Mrs. Fleecer.

Our hero was, as usual, received in Mrs. Fleecer’s room. He took dummy—the ladies played against him. Miss St. Egremont was not uncivil to him, although he occasionally delivered himself of an expression which was too pointed to be misunderstood; Mrs. Fleecer was more than once at the point of joyfully uttering, “I’ve done it!” and Quiddy, happy Quiddy, was happy Quiddy to the last,



notwithstanding his loss of ninepence at cards. An invitation to take his revenge on the following evening was proposed by Mrs. Fleecer, seconded by Miss St. Egremont, and rapturously accepted by him.

\* \* \* \* \*

—— ——— “I admit what you say upon that point to be true, Fleecer,” said Miss St. Egremont, in conclusion: “his ugliness is *not* a very important point for consideration; but then, he is so *very* disagreeable. Good night.”

\* \* \* \* \*

On the following evening Mr. Quiddy was, for the first time, received in Miss St. Egremont's apartment—the drawing-room!

He again departed a loser—singular coincidence!—of ninepence; yet so delighted was he by the amiable behaviour of the heiress,



that he exhibited not, either by word or look, the slightest symptom of ill-humour.

—— ——— “I admit what you say upon that point to be true, Fleecer,” said Miss St. Egremont, in conclusion: “though he is not the most agreeable person in the world, he may, nevertheless, possess many good qualities. Good night.”

Next morning ——— ——— ———

“From all these inquiries,” said the worthy Iscariot Hitchflat to our hero, “I presume you are about to marry.”

“Oh, no—not I,” replied Quiddy, with his characteristic ingenuousness; “no thoughts of such a thing.”

“Then why are you so anxious for the information?” inquired Hitchflat.

“Why—because—in short, one likes to know such things, that’s all,” said Quiddy. “Ahem!—But you are *certain* that that is the law: if no settlements are made *before*



marriage, the woman's property becomes the husband's?"

"Clearly," replied the worthy Hitchflat.

"And the woman has no control whatever over it afterwards?" said Quiddy.

"None in the world," said the respectable limb of the law. "But I thought every child knew that."

This information corroborated that which he had just previously received from his legal adviser in the city. Joyfully rubbing his hands as he departed, he exclaimed,

"All's right and safe then!"

On that very evening (taking advantage of Mrs. Fleecer's prolonged absence—an absence, by her, premeditated) the agreeable Quiddy made a proposal of marriage to Miss Honoria St. Egremont!

And what were the chief points preceding this important step?

He talked over-much of his "*disinterested*



affection ;" still more of his "many thousands;" but he delicately abstained from even the slightest allusion to the lady's "*fortune.*"

And how was the proposal received ?

Miss St. Egremont was "surprised"—"astounded"—"utterly confounded"—"she could say nothing to it"—"she knew not what to say"—"he must leave her"—"she was in such a state of mind!"—"indeed he *must* leave her *for the present.*"

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"Nonsense, Q.," said Mrs. Fleecer, who had been waiting for him in the 'hall'—"a refusal, indeed ! I listened at the keyhole, and heard all that passed: it's as good as if she had said 'Yes' a thousand times over. Come again to-morrow."

Delighted and happy, away he went.

"Ecod I *am* a 'cute fellow !" thought he ;



“I’ll marry her out of hand, or some one or other may put it into her head to think of settlements.”



## CHAPTER XI.

An important Chapter, though not equal in Importance to the next.

“ I TELL you again you are *not* practising a deception upon him, Norey,” said Mrs. Fleecer; “ no more am I: he is deceiving himself. Out of a few words which I dropped promiscuous the first time we met him at the play, he got a notion into his head that you are *intolerable* rich, and that notion he has



never got out of it. Why should *you* be over-nice in the matter? He cares little more for you than for me; and if he knew your real situation, we should see no more of him in Surrey-street, take my word for that."

"To marry a man who has no affection for one!" said Honoria; "horrid!—Some admiration of my person, perhaps." [The looking-glass was opposite to where she was standing.] "But where there is nothing beyond that, the chances of happiness are slight indeed!"

"Psha! you'll get on very well together after a little time," said the other. "I don't mean to say he's exactly the person to choose for a lover, but you'll soon learn to put up with him for a husband."

"And when he discovers the deception—or, no; I won't call it a deception," continued Honoria (who was beginning to look



at the matter in a different light)—“but when he discovers the mistake into which he has been betrayed by his own self-interested and sordid motives, what is likely to be his behaviour to me !”

“He can’t discover that until you are married,” said Mrs. Fleecer.

“And why not ?” inquired Honoria.

“Did he say a word to you last night about your *fortune* ?” inquired Fleecer.

“Not a syllable,” replied Honoria.

“And why didn’t he, my dear ? Because he fancied that, should he touch upon that subject, it might lead to some talk about settlements and all that sort of thing ; as it is—and recollect what I wrote to you when you were at Pesterton, about his anxiety to know whether you were in the hands of trustees—as it is, he thinks that the moment the ring is on your finger, your for-



tune will, of its own accord, tumble into *his* pocket—and then my gentleman has it ! Ah ! Norey, my dear ; believe me those very cunning people are sometimes too cunning for themselves.”

“ But I dread to think of what may be his usage of me in consequence of his disappointment,” said Honoria.

“ As to that,” said Fleecer, “ there is such a thing as a separate maintenance ; and to be Mrs. Quiddy with a separate maintenance (little as it may be) will be a better thing than to remain Miss St. Egremont with no maintenance at all. But I’m not afraid of its coming to that : with your sense, and spirit, and temper, and education, and so forth, it will be a strange thing indeed if you don’t keep him in order.”

“ Ah ! Mr. Honestly-and-Candidly,” said Honoria (and a bitter sigh was wrung from



her bosom by the thought), "you have I to thank for the pleasant prospect before me also."

That evening Miss St. Egremont, accompanied by Mrs. Fleecer, accepted Mr. Quiddy's invitation to the Play. On their return home, Mr. Quiddy accepted Mrs. Fleecer's invitation to partake of a little supper which had been prepared in Miss St. Egremont's apartment !

On the following evening Miss St. Egremont accompanied Mr. Quiddy to the Opera. Mrs. Fleecer, *unfortunately*, was too unwell to be of the party !!

On the morning succeeding that, Mr. Quiddy had the honour and happiness of exhibiting to Miss St. Egremont the giants in Guildhall, together with some others of the wonders of the City !!!

There is an old proverb to the effect that



“Needs must, when a certain gentleman (who shall be nameless) mounts the coachbox.” Time was when this theme might peradventure have tempted us to the commission of a digression, a short essay, or a dissertation; but, hastening to a conclusion, we shall say no more than—Poor Honoria!

\* \* \* \* \*

“I ought to be very angry with you,” said Honoria, when Mrs. Fleecer showed her the parcel and the note, both of which remained in the state in which she had received them from the former—that is to say, unopened.

“Why, my dear,” said Mrs. Fleecer, “if I had allowed this bombasin to be returned to him, and with such a note as this of yours, we never should have seen him again. But, as you are now out of mourning, what had we better do with it?”



“I think you may as well keep it for yourself,” said Honoria, laughing.

A week passed away and Miss St. Egremont had not yet given her positive consent to the suit of her adorer. Hour by hour did the impatience of the latter increase; for who could tell (he could not) what might occur to baffle his hopes, well-grounded though they were? Fleecer, the adroit, had provoked this misgiving by *unguardedly* letting drop a word about an imaginary Major O'Mahony and a visionary Captain O'Callaghan (gallant officers, both of whom were indebted to her for their commissions), who sometimes “looked in.” One or other of these “rascally fortune-hunters,” as Quiddy justly and indignantly considered them, might run off with the prize; or some busy meddler might wickedly suggest to the young lady the expediency of securing to herself



her own property before (what he called) the *guardian-knot* was tied—a proceeding which would leave him little more than the possession of the young lady herself.

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“I don’t see the need of her going to Brighton,” said Quiddy to Mrs. Fleecer, “for she appears to be perfectly well again. I’m sorry, very sorry for it, for I can’t bear to pass a day without seeing her. If, indeed, business would allow me to leave town for a few days, the case would be different; but, unfortunately, you see——And when will she go?”

“Not till the end of the week,” replied Mrs. Fleecer; and with a studied air of indifference she added, “Indeed I don’t see how she can well go earlier, for she is expecting the arrival of a gentleman from the



country—an old and very confidential friend of her late uncle's—who is coming to advise her as to the safest and prudentest mode of arranging her affairs."

This "gentleman," we scarcely need say, was very closely related to the "captain" and the "major."

Quiddy was dumfounded. But quickly recovering himself, he exclaimed—

"Brighton—well—after all, since Dr. Twicknam recommends it, I think she ought to go; and, in my opinion, she ought to go immediately. And as *you* say, my dear good lady, she knows nobody there, and you can't go with her, *I'll* go. Now can't you persuade her to go at once—to-morrow, or the next day at the latest—eh, Mrs. F.?"

"I'll try what I can do, Q.—And, mind—do you follow her; there you'll have her all to yourself. Play the agreeable; take her to the libraries, and to walk on the cliffs, and



the parade, and the *Steam*; and if you are the man I take you for, you insinuating creature.—But hush ! here she comes.”



## CHAPTER XII.

For the astonishing Reason that the previous Chapter is less important than the Present, this is the more important of the Two.

A SERMON in little, a brief and touching History of Human Life, is that small corner of the newspapers which is devoted to the announcement of Births, Marriages, and Deaths !

Scarcely had a fortnight elapsed, when in the second compartment of that register in the *Morning Post*, there appeared—



“ LATELY, AT BRIGHTON, PHINEAS  
QUIDDY, ESQ., OF MARK-LANE, LONDON,  
TO MISS HONORIA ST. EGREMONT.”



## CHAPTER XIII.

Our Hero a married Man—A strong Case of “*Gray Mare*” is established—He is under the disagreeable necessity of living like a Gentleman—Pleasant Parties *versus* Prudery: Verdict for the Plaintiff—The Way of the World.

THE first few weeks succeeding their marriage, whilst the sting of disappointed avarice and (which was if possible still more galling) of baffled “cuteness” was rankling in Quiddy’s heart, were passed in mutual reproach and recrimination. Such honey-(?)moon was,



however, productive of this advantage to them: it assured them that their affection for each other could never, under any circumstances, suffer decrease—a prospect which is not always realized after honeymoons of a more agreeable character. Quiddy sometimes, indeed, thought of a separation; but, in that case, exposures unfavourable to him might be made: the matter would become the town-talk, and he would be laughed at for having outwitted and overreached his own very dear and clever self.

That “When things come to the worst they must mend” is an adage which is not in all cases true; for, occasionally, when they have arrived at that pleasant point, there will they obstinately remain. It was true, however, in the instance before us. To quarrel and turmoil at length succeeded a state of quiet passably decent. Affection there was none, nor happiness in its pure



and exquisite sense ; but habit reconciled them at last to each other's society ; and if it did no more, it did at least as much as could reasonably have been expected. They were indissolubly bound together : it was necessary to their comfort, their mere comfort, that they should make the best of their hymeneal bondage, and this for their own separate and individual sakes, they endeavoured to do.

\* \* \* \* \*

They had been married three years.

“ I think Bloomsbury-square is quite good enough for us,” said Mr. Quiddy, ill-humouredly.

“ Quite,” said Mrs. Quiddy, coolly ; “ but I am tired of it, and Russell-square will be better.”

“ I wonder, madam, you don't at once talk of Portman-square or Grosvenor-square,” said he.



“I may, perhaps, one of these days,” replied she; “but the other will do for the present. This house is not large enough for my parties, and that will be just the thing. I have been over it from the top to the bottom; it is in tolerable repair; and, except for papering, and painting, and gilding, and a few such trifles, it will not cost us more than a few hundreds to get into it. It will require new furniture, certainly; but that, you know, is mere matter of course.”

“And pray, madam, where is the money to come from?”

“From your sheer industry, which you are so fond of talking about,” replied Honoria, with a laugh. “You have now upwards of eighty thousand pounds; we neither of us have a relative in the world; we have no children to provide for; and as circumstances are likely so to remain to the end of the chapter, why cannot you be con-



tent to spend your money like a gentleman."

"But you are not satisfied, Mrs Q., with my spending my money like *a* gentleman; you expect me to spend as much as if I was twenty gentlemen."

"No, no, Mr. Quiddy," said Honoria, laughing. "I am not so exorbitant in my expectations : conduct yourself in *any* matter like one gentleman, and I shall be satisfied."

"Very well, ma'am, very well indeed," said Quiddy, piqued by the retort; "quite as it ought to be: a lady who brings her husband ten thousand pounds on the wedding-day, has a right to give herself airs."

"Still the old subject !" exclaimed Mrs. Quiddy. "Now do you suppose that had I possessed such a fortune—had not, indeed, my friend Mr. Honestly-and-candidly left me destitute, utterly destitute—do you sup-



pose I would have married Mr. Phineas Quiddy?"

"Well, ma'am, that's candid, at any rate," cried Quiddy.

"'Tis of your own seeking," laughingly replied she; "you know that whenever you allude to that subject, so surely do you provoke that avowal. But why reproach *me*? *I* didn't deceive you; blinded by avarice you deceived yourself. Had you had the manliness, the candour, to question me concerning the state of my affairs I would have told you the truth."

"Candour, indeed!" exclaimed he; "if you had had the candour to tell me you hadn't a shilling in the world—"

"I should no longer have been tormented by Mr. Quiddy's protestations of disinterested affection. But, no:—you eagerly followed me to Brighton; you left me not a moment to myself; by all the means that could be



used you hurried me into marriage; nor was it till the morning after the wedding, when you thought my "fortune" secure within your grasp, that you questioned me concerning it—in what it consisted—in what stock it was invested; and when you were informed of the real state of the case—ha! ha! ha!—I wish Gilray or Rowlandson could have seen you!"

"I see nothing to laugh at, at all events, ma'am; and—and—if *you* didn't deceive me, Mrs. Fleecer did."

"No, not even exactly that," said Mrs. Quiddy: "the most that I will admit against her is, that she furnished you with the threads with which you yourself constructed a net—to catch yourself in."

"And in gratitude for that little service," said Quiddy, "you insisted on my settling upon her sixty pounds a-year for her life."



“No,” said Mrs. Quiddy, “you know very well it was not for that. In the first place, what would have become of the poor old soul, when, very soon after our marriage, her house in Surrey-street was burned to the ground, together with every thing in it, and she was uninsured? As it is, there is she comfortably settled for the rest of her life with her sister in Cornwall.” She paused ere she continued. “Then—although she is not malicious, yet, when once her tongue is set moving, her discretion is not to be depended on. We *now* are not likely ever to see her again;—and—and—for certain reasons it is better that it should be so.”

Whatever may have been the “certain reasons” so tenderly alluded to, Quiddy made no reply to the remark.

And here we will mention a circumstance which is not altogether unworthy of notice.

Whenever Mr. Quiddy spoke to his lady



of the late Mr. Slymore (which was seldom) whatever he may have known, or thought, or suspected, he invariably called him her "uncle." Now, well acquainted as we are with the constitution of his mind, we cannot attribute the circumstance in question to an overstrained, a morbid delicacy of feeling: we must allow it, therefore, to be assigned to some motive of which *self* was the object. — Could he have thought that his own position in society might have been affected by his recognition, or otherwise, of the relationship?"

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"I *will*," continued Mrs. Quiddy, "so say no more about it. Besides, the house is your own property; and (as you have said) you got it at a third of its value by the failure of its late owner to redeem it on a certain day."

"True," said Quiddy; "but if you go on



throwing away with two hands what I am scraping together with one——”

“Pray, Mr. Quiddy, don’t talk to me in that vulgar, sordid style. I am resolved to remove to it, so be quiet.”

“Well, Mrs. Q., if you will, you will; that I know to my cost. But this I have to say; once there, I hope I shall hear no more about moving again.”

“I *hope* so, too,” replied the lady; “but we are living in a world of uncertainties, and cannot answer positively for any thing.” And she rang for the carriage.

“May I ask where you are going?” inquired Quiddy.

“It doesn’t exactly concern you to know. However, I am going to Veneer’s, the upholsterer’s, in Bond-street, to consult about the furniture, and carpets, and glasses,” replied Mrs. Quiddy.

“Veneer’s!” exclaimed Quiddy; “why,



ma'am, they are the dearest people in all London !”

“ So it is said,” said Mrs. Quiddy, in a tone of indifference ; “ but they are the best ; and, then, for taste there is nothing like them.”

“ Ah ! taste,” muttered Quiddy ; “ I hear about nothing but taste ; and a pretty expensive article I find it !”

We cannot state precisely the period at which the discovery was made (though probably it was not long subsequent to the ingenious invention of horses) that when two persons ride on horseback one must mount behind. Now applying the expression figuratively to Mr. and Mrs. Q., we think the preceding scene will have rendered it clear that our hero was not the one who usually occupied the seat nearest the animal's head.

By this time the pair had become acquainted with each other's ways. And what were those ? Mrs. Quiddy's way—(and



wisely considering that there is nothing like having the start, she very soon after her marriage manifested, beyond the possibility of a doubt, what her way was)—Mrs. Quiddy's way was to have her own way: Mr. Quiddy's was—to submit to it. This he never did with a good grace, unless (which was seldom) their ways happened to tend to the same point. He would attempt, or rather, pretend resistance (as we have seen) just for form's sake; as a gun-boat might fire a single shot on surrendering to an enemy's seventy-four: but—submit he did. And why? Because he very well knew there was no help for it.

Is it possible! And was Phineas Quiddy, the arrogant, the overbearing, the tyrannical, subdued into the most submissive of men? Yes; *at home*. But in the City, on 'Change, and in his money-manufactory in Mark-lane——! Woe to his "people," from the head



clerk in his counting-house down to the underling ; from the superintendent of his warehouse down to the scrubby errand-boy such as himself had been ; double woe to the poor, the needy, who applied to him for his help—the *usurer's* HELP !—to the humble and trembling suppliant who applied to him for forbearance, for delay, for a merciful relaxation of his rapacious grasp—woe, double and treble woe to him, (for, escaped from such scenes as the foregoing) on each and all of their unhappy heads did Quiddy magnanimously avenge his home-subjection ! There found he solace meet and sweet for his domestic slavery—there, safely, might he play the tyrant still !

\* \* \* \* \*

How rapidly time passes ! Another year has gone by.



"I find we have no engagement for the sixteenth, Mr. Quiddy," said his lady.

"None, ma'am," replied he.

"Then I shall issue cards for a small dinner-party—twelve—and thirty, or, perhaps, forty for the evening," said Mrs. Quiddy.

"Why, ma'am, we had the same sort of thing only two days ago!" exclaimed he. "Is there to be no end to this?"

"Oh, yes," coolly replied she, "at the end of the season."

"Just such a party two days ago, and ——"

"Why, surely, Mr. Quiddy, you wouldn't have me invite all our acquaintance at the same time! I *must divide* my parties. I haven't a room as large as the Crown and Anchor, and pretty dull work it would be if I had. Now—which of *your* set would you wish me to ask to dinner? I can spare you three places."



“Three!” said he; “and the rest will be filled with your *choice* friends—your authors, and painters, and sculptures, and all that sort of thing.”

“Exactly so, sir; one must have a preponderance of talent to overcome the dullness of your——Well?”

“Why, then,” said Quiddy, who knew that resistance would be in vain, “I should like to ask the Cheshires.”

“Very well,” said she, “that will exactly do it: Sir Gog, her ladyship, and the unmarried daughter Jane. I rather like Jane: she’s a sensible, unassuming woman. Jane, be it remembered, being *now*, as a watchman would cry it, “*Pa-ast thirty-two*.”

“And I wish, Mrs. Q, you would contrive to ask Alderman Bristlethwaite and his wife,” said Quiddy.

“Not this time,” replied Mrs. Q. “Besides, I don’t like the lady; I haven’t even



returned her call. However, should I have any refusals, I'll send them a card, since it will oblige you."

"Well—thank'e—I *shall* be obliged," meekly replied Quiddy.

"In the evening a little music and dancing, and—"

"Ah!" said Quiddy, interrupting her, "that's the most disagreeable part of the affair to me. I don't dance, I don't care about music, and—"

"Dear me!" said the lady, somewhat pettishly, "what *would* you have? Haven't you your quiet rubber at whist in a corner of the back drawing-room, where nobody is in your way," (and she muttered inaudibly) "and where you are in nobody's."

"But all this costs a lot of money, ma'am. And then, as usual, I suppose, there will be supper after all?"

"Supper, Mr. Quiddy! to be sure there



will. I have no notion of sending one's friends away with a raspberry-tartlet and a glass of weak wine-and-water."

"Have you a card from the Quiddys for the sixteenth?" inquired Lady Cheshire of Mrs. Alderman Bristlethwaite, who was paying a morning visit to her ladyship.

"What, I!" exclaimed Mrs. Bristlethwaite; "oh, dear, no!"

"Don't you visit?" continued her ladyship.

*We* know that the alderman's lady had *twice* left her card at Mrs. Quiddy's, and that the latter had not returned the call.

"Visit, indeed! not I," said the alderman's lady, with a contemptuous toss of the head; "and I *must* say, I wonder your ladyship does, *considering*."

"Oh, there was no truth whatever in that report," said Lady Cheshire; "and, for my



part, I never believed it—*besides*, her parties are among the pleasantest in town.”

“Nevertheless, Lady Cheshire, I have it from the alderman, who *must* know—”

“It was a piece of malicious slander, I assure you, my dear Mrs. Bristlethwaite. The late Mr. Slymore *was* her uncle, and she was the orphan daughter of his sister, whose husband, Captain—Captain—dear me, I forget his name—who was killed at—bless me, I forget where he was killed—But no matter; Sir Gog knows all that to be true, don’t you Sir Gog?”

“To be sure I know it, my lady—in short, d—’d know it—*besides*, they give capital dinners.”

“Notwithstanding,” said Mrs. Bristlethwaite, “the alderman says—”

“I am telling you the fact—*besides*, their house in Russell-square is furnished with the utmost taste and elegance,” said her ladyship.



"Nevertheless," said Mrs. Bristlethwaite—

"Nonsense," said her ladyship: "she is a very charming woman—*besides*, she frequently gives me a seat in her box at the Opera."

"Independently of that, I don't like *him*," said the alderman's lady.

"Vastly improved since his marriage," said Sir Gog; "in short, d—'d vastly—*besides*, he's worth nearly a hundred thousand pounds."

"I'm told she completely governs him," said Mrs. Bristlethwaite, "and spends his money for him much faster than he likes."

"Why," said Lady Cheshire, laughing, "certainly it is a confirmed case of 'gray mare' (you understand); but then she is so superior to him in all respects, that her control over him is not to be wondered at."



"Now, answer me candidly," said Mrs. Bristlethwaite; "what *sort* of people *do* go there?"

"*Sort* of people, indeed!" exclaimed Lady Cheshire; "why, some of the best people in town, including many of the most distinguished literary men and artists—a *sort* of people in whose society she takes great pleasure."

"And how does *he* get on upon such occasions?" continued the inquirer.

"Oh, he is little better than a cipher amongst them," replied her ladyship.

"But, my dear Lady Cheshire, doesn't he talk?"

"Oh, yes, he *talks* and laughs too. If the subject of conversation be grave and above his comprehension, he listens with a look as wise as an owl's—gives an approving nod, and, every now and then, exclaims, "*In*



course—perfectly true—quite agree with you—exactly my opinion.” If any thing pleasant or witty be said, he honours it with a loud ‘Ho! ho! ho!—uncommon good—capital!’”

“Does *Miss* Cheshire go with you?” inquired Mrs. Bristlethwaite, in a tone that implied her expectation of an “Oh, dear, no,” for answer.

“Certainly,” replied her ladyship.

“Oh—to be sure—silly question of mine: I have *heard* that a great many *marrying* men visit there,” said the good-natured aldermaness.

Lady Cheshire bit her nether lip, and, after a moment’s silence, replied—

“*We* have no daughters to marry. They are all now, except Jane, settled—admirably; and she (from the advantageous, *highly* advantageous offers she is constantly refusing)



seems to have made up her mind to remain single. Doesn't she, Cheshire?"

"Remain single, my lady?—In short, d—'d remain single," responded the knight.

"But, *dearest* Mrs. Bristlethwaite"—[The tone in which she uttered the "*dearest*" foretold mischief.]—"for the reason that marrying men *do* go there, I should think it an excellent visiting-house for people whose daughters *hang on hand*."

Mrs. Bristlethwaite in her turn bit her lip, was silent, and rose to depart.

"Well, my lady," at length said she, "every lady has a right to choose her own acquaintance; but considering the report about her—"

"I—I disbelieve it," said Lady Cheshire. "However, it was not till shortly after her marriage that I had the pleasure of becoming acquainted with her; and, since then, I would



stake *my* character upon the purity of hers."

And, in justice to Mrs. Quiddy, we may say that this her ladyship might safely have done.

Mrs. Bristlethwaite took her leave and departed.

"Mighty nice of that Mrs. Bristlethwaite, upon my word!" exclaimed Lady Cheshire. "Whatever people's memories may be about others, they are conveniently short concerning themselves. What *were* the rights of that Salt Hill affair some years ago, Gog?—you know what I mean—Major Mopus, of the Cheapside Volunteers—and the alderman stopping to lunch at Salt Hill on his way back from Bristol a week earlier than he was expected—and a postchaise—and Mrs. Bristlethwaite—and the alderman threatening to have a good mind to call the major out.



Dear me ! how stupid of me to forget it !”

“ Come, come, my lady, that’s not fair of your ladyship—in short, d—’d not fair. As the matter was hushed up, why—”

“ Why, I think it does not exactly become Mrs. Bristlethwaite to be over-severe upon others,” said her ladyship, “ But that is ever the way with the Mrs. Bristlethwaites of the world !”

On her return home the lady found upon her table a card:—

“ Mr. and Mrs. Quiddy request the honour of Mr. Alderman and Mrs. Bristlethwaite’s company to dinner on Tuesday, the sixteenth instant, at six o’clock precisely.

“ The favour of an answer will oblige.”

“ How perplexing ! What answer *can* we send ?” exclaimed she.



"What do *you* think, Polly?" said the alderman.

"I have no doubt she returned *one* of my cards, at least, and so I thought from the first. But those servants are so careless about cards!" said she.

"They give famous dinners, that's certain," said the alderman.

"The *Cheshires* are going," said the lady.

"There will be venison, rely on it," said the alderman.

"And Lady Cheshire, who *must* know, assures me that Slymore *was* her uncle. Moreover, her ladyship says she is a most exemplary, a most excellent, a most delightful, a most charming person: indeed, all the world allows that. And, *then*, she is so *very* accommodating with her box at the Opera."

"And I should not wonder in the



least," said the alderman, musingly: "'tis the very best month in the year for it; yes, I'd bet a wager there'll be turtle, too."

"And it may pave the way for getting our girls in—and so many *nice* young men go there," said she.

"And *such* Madeira as he has got !" said the alderman.

The *pros* and *cons* (?) touching the propriety of the step having been thus cautiously considered, the invitation was instantly and joyfully accepted.

"Well, Sir Gog," said Lady Cheshire, as they were driving home from Mrs. Quiddy's party on the sixteenth; "well; who would have thought of seeing the Bristlethwaites there, after all! But 'tis the way of the world; and, for my part, I'm not astonished at any thing."



“Astonished at any thing, my lady,” replied the knight; “nor I, my lady—in short, d—’d not astonished at any thing.”



## CHAPTER XIV.

A Remonstrance well intended, but ineffectual—Our Hero all *but*—— — An unexpected and alarming Sight, and its fatal Consequences—Conclusion.

MRS. QUIDDY, who had become cognizant of the means whereby our hero had acquired, and continued to increase, his wealth, frequently remonstrated with him upon what she unhesitatingly stigmatized as the “enormous wickedness” of his proceedings.



“ Wickedness, Mrs. Q. ! Why, where’s the harm of it ? ”

“ Where’s the harm of it, sir ! Has practice rendered you so callous as to—Heavens ! Is there, then, no harm in oppressing the necessitous—the distressed ? Why, almost every guinea you possess has been wrung out of the needy hand of the unfortunate.”

“ Pooh ! nonsense, ma’am ; people come to me for help—and I help them. Nobody can expect I should be such a fool as to do so unless I got something by it.”

“ Help ! ” exclaimed Mrs. Quiddy. “ By *such* help——But as one instance amongst many—the Fairfields—the father died in a gaol, the mother in a madhouse, whilst the eldest daughter, poor girl ! is——Better she were in her grave ! ”

At this allusion to the Fairfields, Quiddy turned away. For a moment he was silent, whilst a nervous twitching of the mouth



might have been observed. At length, with affected indifference, he said—

“ Oh, my dear Mrs. Q., you talk woman-like: women understand nothing of business; business never could be carried on if one were to give way to such fine feelings.”

“ *Fine* feelings, indeed !” exclaimed she: “ I don’t understand what you mean by *fine* feelings in these cases; but this I know, that the exercise of feelings of common honesty, of mere humanity, is imperative, and that little more would be required of you.”

“ As to humanity,” said he, “ I have as much as most people; for I can say, with a safe conscience, that I would not hurt a fly.” [Grinding the very hearts out of men, went for nothing in his estimation.] “ And as to honesty, I always take up my bills when they are due; and never did a single thing that I should be ashamed for all the world to—”

He paused; for a vision that sometimes



troubled him—the only one that ever seriously did so—rose before him. There was Shrubsole dead in his chair; and himself violently wrenching the bank-notes from out his clenched hand—that cold and rigid hand. And the same awful shudder that convulsed his frame while the scene was really acting, came over it even now.

This was not observed by his wife, who availed herself of the pause to say—

“Don’t mistake me; I don’t mean to accuse you of being ashamed of any one action of your life; but—”

“Well—well,” said our obtuse friend, “that’s all I desire: I only wish to be done justice to.”

“But,” continued Mrs. Quiddy, “do, pray do, relinquish business; give over your nefarious—I mean your not over-creditable pursuits. You are rich enough, more than rich enough, for all desirable purposes; and—”



"Give up business!" exclaimed he. "Oh! no; at least not yet—not till I have rounded a hundred thousand pounds, and got myself knighted, like Sir Gog. Besides, what should I be if I were out of business? A nobody: little better than a mere nobody. As it is, P. Q. is *somebody*—at least in the *city*, ma'am"—(and he mentally added)—"however contemptibly I may be looked upon in my own house in Russell-square by your choice set."

"At least, then," continued the lady, "since you can now afford to do it, pursue your occupation upon equitable principles—like a gentleman. You may thereby do much good, real good, to others, without injury to yourself. You know that when I talk to you upon this subject it is not from any propensity to preaching; but, seriously, I am so shocked and disgusted at—"

"Ho! ho! ho! my dear good Mrs. Q.,"



said Quidly, with one of his loud, vulgar laughs, "pretty work I should make of it if I followed your advice! You remember a couple of years ago—eh? Lend two hundred pounds to a widow-woman, whose house, like Mrs. Fleecer's, was burned down uninsured, to set her up again in the stationery line and a circulating library, eh? Ho! ho! ho! And lend it at five *per cent.* too, with little better than no security. *That's* what *you'd* have had me do; but, ho! ho! ho! *that* isn't the way to carry on the war, ma'am."

"War you may indeed call it, and a war of extermination," said Mrs. Quidly; adding—"And that is exactly a case in point:—you might have done great good to her, without loss to yourself; for by this time the poor lady would have repaid you every guinea of the loan."



“And how can you know that,” inquired he.

“I dare say I shall incur your contempt by the confession; nevertheless I’ll risk it,” replied she. “Out of my own economies *I* lent her the money. She has prospered; has repaid me to the uttermost farthing; and is now supporting herself and two daughters respectably, which she could not otherwise have done.”

“What, ma’am!” exclaimed he, with astonishment; “and lent it to her without security?”

“No, no,” replied she, “I was not quite such a fool as that; neither would I have disgraced myself by a proceeding so unworthy of the wife of Phineas Quiddy.”

“Well, well,” said Quiddy, in a conciliatory tone; “then the matter was not so very bad after all. But what *was* the security you took?”



“ Her well-known integrity and—*sheer industry*, Mr. Quiddy,” said she, dropping him a low courtesy of mock respect. And she quitted the room. Our gentleman thrust his hands into his pockets, paced up and down the apartment (every third step being a violent stamp) and exclaimed—

“ This is too bad—too bad ! If ever I find her out in being concerned in another such infamous transaction, hang me if I don’t try to get a divorce, though it should cost me the best part of a thousand pounds ; and so I’ll go and tell her at once.”

He followed the lady with a determined intention to carry his threat into execution ; but, when it came to the point of so doing—he didn’t.

\* \* \* \* \*

Some years have elapsed—our hero has just entered his forty-ninth year. He is in the prime of life. Excepting a determina-



tion of blood to the head, which occurred upon any sudden and powerful excitement, but which, perhaps, owed its origin partly to overfeeding (a habit in which from his youth upwards he had indulged), partly to overstrained attention to his sheer-industry pursuits, his health is good. He has attained one of the two great objects of his ambition: he has *rounded his hundred thousand pounds*; —he is at the point of attaining the other, the next dearest wish of his heart: in the coming week he is to receive the honour of knighthood, when he will stand before the astonished world in the imposing attitude of SIR PHINEAS QUIDDY !

Had Miss Biffin\* herself applied to the

\* About the period in question, this young lady was one of the shows of London. Having been sent into the world without arms, she, in the noble spirit of independence, and regardless of the omission, snapped her fingers at Nature, and cut out watch-papers with her



Herald's College for *arms* it is possible that that ingenious and accommodating Institution would have furnished her with them: they found, or invented, armorial bearings even for a Phineas Quiddy!

Elate with thoughts of the honours which the coming week would confer upon him, Quiddy was returning from the college in St. Paul's (whither he had been on business concerning the important matter in question) to his house in Russell-square. His nearest way lay through the Old Bailey. Arrived there, his passage was impeded by a vast concourse of people. Inquiring the cause of the assemblage, he was informed that a man was standing in the pillory: it was an attorney who, some time previously, had been struck off the rolls for certain malpractices in his profession; and toes! Could the occupation in this instance have been properly called a *handicraft*?



was now suffering the punishment for perjury, of which he had been convicted at the last Old Bailey Sessions. As the sight would cost him nothing Quiddy resolved to enjoy it; accordingly he forced his way through the crowd to within a few feet of the scaffold. The back of the unfortunate wretch was then towards him; but a gyration of the machine in which he was exhibited brought them face to face. Their eyes met. In the culprit Quiddy with horror beheld his former friend, and the coadjutor in many of his vile transactions—  
**ISCARIOT HITCHFLAT !**

“Villain!” screamed Hitchflat, “why are you here to stare at me? Do you forget that it has been in my power to place you where *I* am standing now? Your turn may yet come.”

Quiddy trembled through every nerve—so unexpected was the scene, so startling the



address. In one brief instant a recollection of all the less pleasing passages of his sheer-industry career rushed through the brain of the terror-stricken man, and he fell senseless and speechless into the arms of one of the bystanders.

In that state was he carried home. At his house were waiting by appointment the coachmaker to receive orders for the emblazoning of his new-found arms on the panels of his carriage ; the tailor with the court-suit in which, in the coming week, he was to have presented himself to royalty ; and Mr. Goodenough, an attorney, who transacted for him the least disreputable portions of his legal affairs. These were, of course, dismissed—Mr. Goodenough intimating that *his* business with his client being of an important character it would be proper that he should be summoned immediately on Mr. Quidy's restoration to consciousness.



The family physician, Dr. Wad, was almost instantly in attendance. He declared the case to be alarming—he feared hopeless—it was an attack of apoplexy as severe as any he had ever witnessed. Other advice was called in and a consultation was held. All that medical skill could do was done, but to no purpose. For three nights and three days (during which time his wife scarcely for a moment quitted his bedside) he neither moved nor spoke, nor exhibited the slightest sign of consciousness; at the end of that period—died Phineas Quiddy.

As is by no means uncommon with money-graspers, Quiddy had never been able to prevail upon himself to make a will. He could not endure the thought of providing for the disposal or dispersion of his wealth, although that event must be preceded by one which would render that wealth utterly worthless and useless to himself. At length, however,



he yielded to the persuasions of Mr. Goodenough; and the object of his appointment (which we have noticed) with that gentleman was the preparation of the disagreeable document. This object was frustrated and he died intestate.

Agreeably to the directions of his widow his funeral was private: wisely she thought that the less notice was attracted to the deceased, the better. She was a good Shaksperian, and "curses not loud but deep" might probably have occurred to her recollection.

Childless, friendless, without a relative in the world, Quiddy was attended to the grave by one mourning coach, containing Sir Gog Cheshire, Doctor Wad, Mr. Goodenough, and the managing clerk of the Mark-lane establishment. Quiddy's own carriage followed; and it was a striking fact that the coachman, who had lived five years in his



service, having nothing else to do in this slow march than to let his horses follow their noses in the wake of the mourning-coach, *was unconcernedly employed in crack-ing nuts!*

On the very day, and at nearly the same hour, in which Phineas Quiddy was to have risen *Sir* Phineas, was he placed in a vault in the church of the parish in which he had last dwelt. His *friends* noticed this as a striking—an awful coincidence.

In all its important points we have related his career. Its conclusion may be told in one word which was mistakenly used by Sir Gog Cheshire, who, be it known, had become somewhat deaf.

“So, Cheshire,” said her ladyship to him, on his return from the funeral, “so I hear Quiddy has died intestate.”

“Died detested, my lady! ay—in short, d—’d died detested.”



Quiddy having not a relative in the world, his widow (by the advice of Mr. Good-enough) took out letters of administration, and succeeded to the whole of his large property. Her first act was to *double* the annuity to her old friend Mrs. Fleecer, who was still living in the country. To have done more would (she considered) have been injudicious; as thereby she might have thrown the old woman inconveniently out of the habits which she had formed. At one time she thought of sending for her to live in Russell-square; but a little reflection convinced her that it was better as it was.

In due time Mrs. Quiddy, assisted by a clever accountant, examined into the state of affairs in Mark-lane. In every existing and unsettled case in which it appeared to her that the deceased had acted oppressively (and in which had he not?) she ordered that restitution or reparation should be made



to the oppressed. It was her wish that the establishment should be broken up at once; but, from the variety and complication of its concerns, that was impossible. In a few months, however, the end she desired was satisfactorily accomplished; the remaining property in the warehouses was sold; and the clerks and servants were dismissed, each with a very handsome gratuity.

As we omitted to state in its proper place whether the widow Quiddy grieved overmuch for the death of her husband, we shall here say no more than that she put on weeds,—and that she looked remarkably well in them.

In order to rid her mind as much as possible of associations with the past, the widow removed from Russell-square to Harley-street,—that melancholy region of hatchments, of which it might more properly be inquired who *dies* than who *lives* there. Here her parties



were frequent and select; and though a certain person was no longer of them, they were not the less agreeable on that account.

Will it be credited—(hardly)—that the wealthy widow received numerous offers of marriage! Amongst the suitors were a few colonels, some majors, many captains, and subalterns innumerable. There were also three baronets, two Lord Fredericks, a Lord Charles, and a Lord Augustus. They were all amiable, charming, delightful men; and so purely disinterested in their offers, that not a one of them cared a straw for her large fortune. And the more disinterested were they inasmuch as the baronets had estates of their own—which were cruelly dipt: the gallant officers had—nothing but their half-pay; and the Lords Frederick and Charles and Augustus had—nothing at all. But the lady (and we think wisely) rejected



them all, having resolved to be her own mistress for the remainder of her life.

The widow was charitable in the highest sense of the word: she was no canter: she gave, not from fear (as it is probable her late husband would have done had he attained to old age), but from pure feeling, and kindness of heart. Her charities, too, were as well directed as they were extensive. But her chief delight was in assisting the falling, but honest tradesman; and many a one had she the gratification of seeing restored to credit and led to prosperity, who, but for her timely aid, might have sunk into disgrace and ruin. Yet, withal, did she not deny herself any of the comforts or the luxuries of life to the enjoyment of which her wealth entitled her.

She lived to a good old age; and died respected, beloved, and regretted by all who



knew her best. By her will she left many legacies of various amounts to those of her friends and acquaintance to whom she considered money would be really useful ; to such as stood in no need of it, rings or other trifling memorials. The large residue of her fortune she bequeathed to the building and endowment of a certain number of almshouses as a refuge for decayed tradesmen or their widows, and a school for the education of their orphans. She probably thought that this distribution of the property would be the best atonement for the manner in which it had been acquired.

THE END.























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